

GRAIN DEALERS JOURNAL

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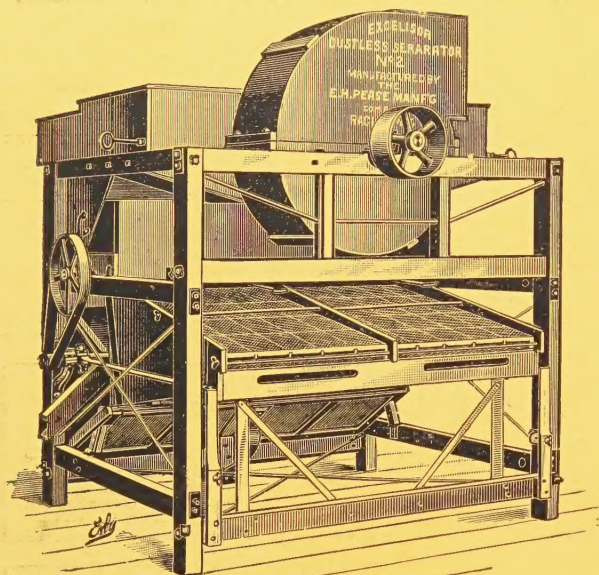


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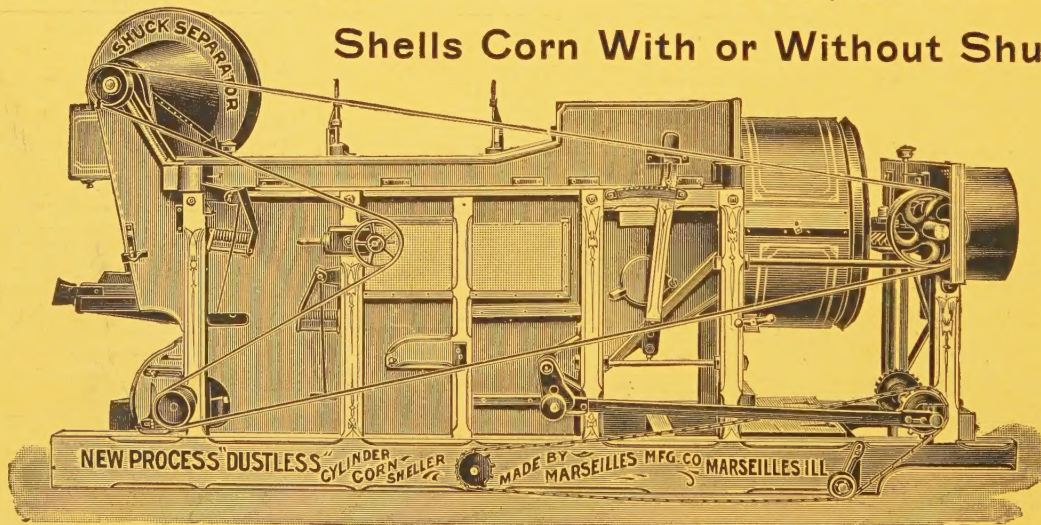
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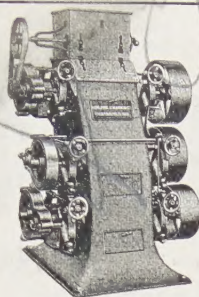
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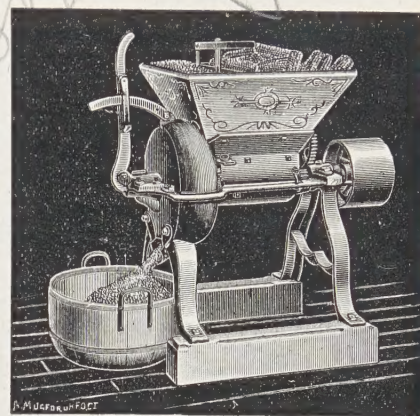
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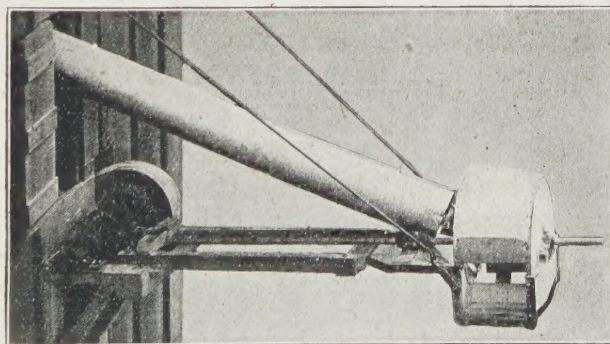
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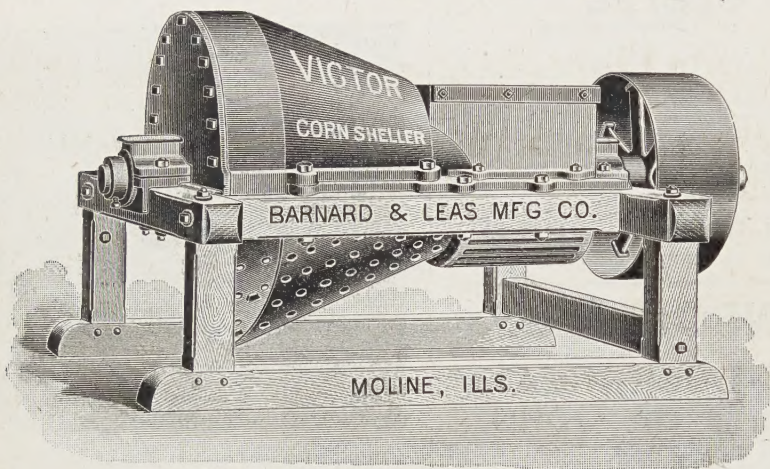
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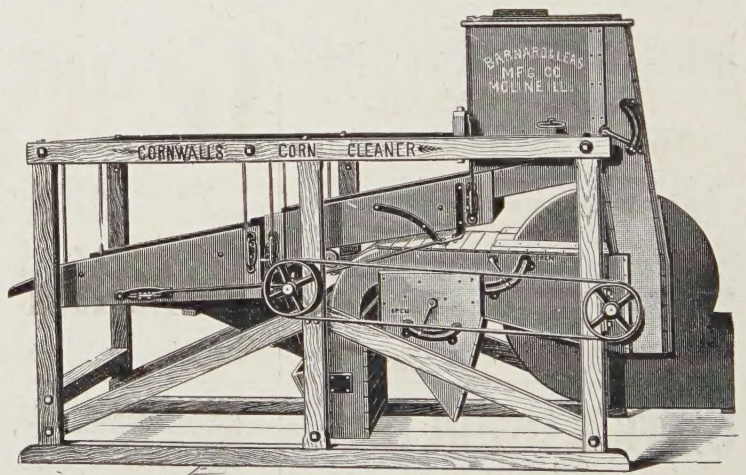
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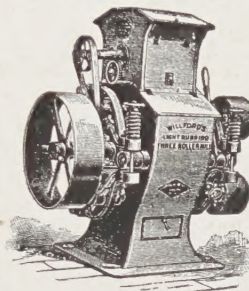
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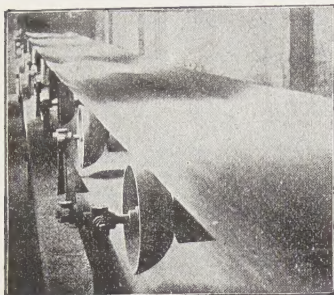
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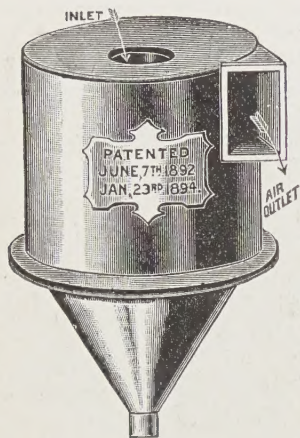
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Dust
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with FURNACE
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for keeping
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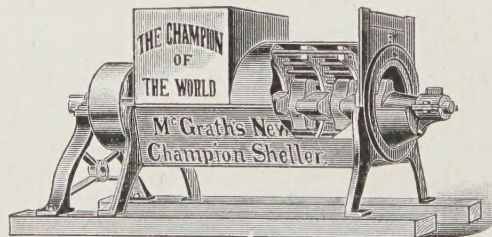
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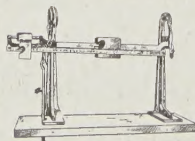
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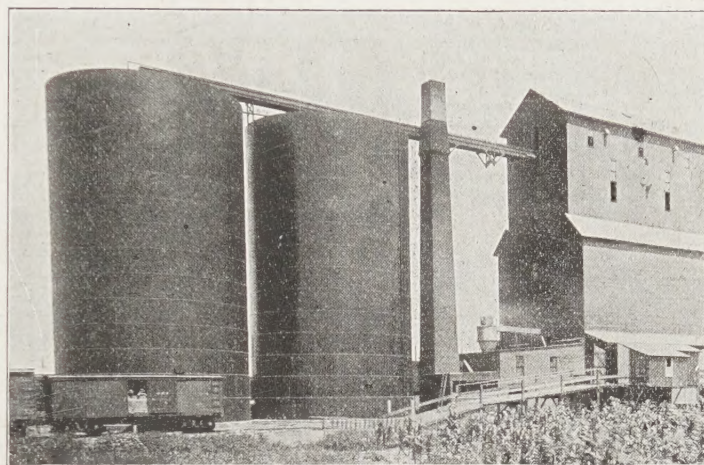
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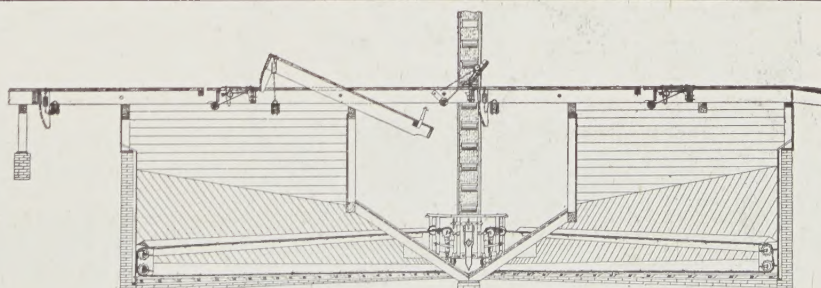
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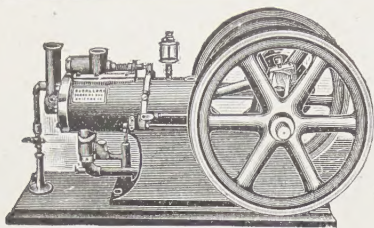
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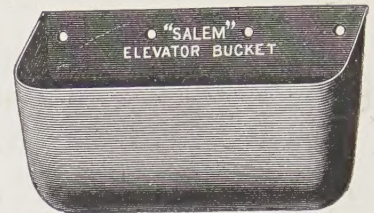
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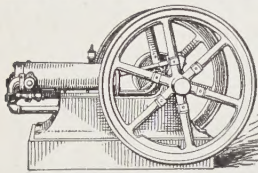
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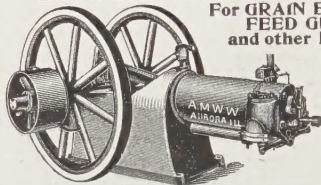
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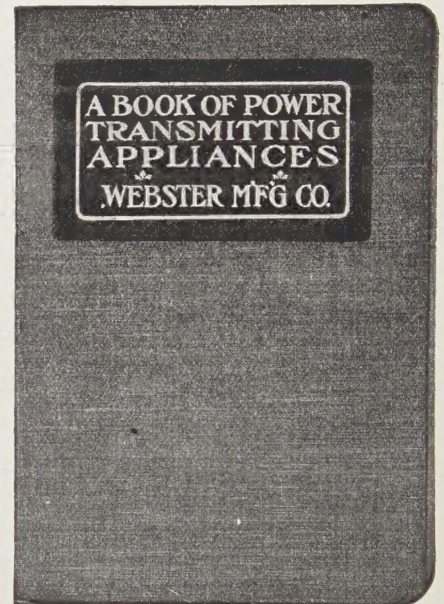
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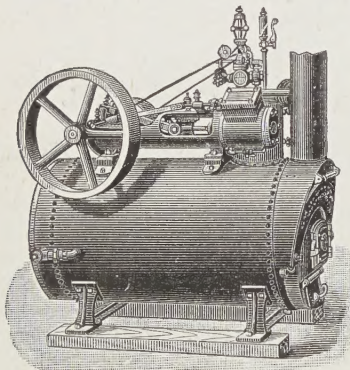


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BEST POWER FOR ELEVATORS AND MILLS

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No Expense for Fuel, waste coals furnishing more than enough.

Do not take "Bucking" Spells.

Are Thoroughly Reliable and can be depended on to furnish

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Less Trouble and Expense to keep in running order.

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Send for Special Catalogue "G"
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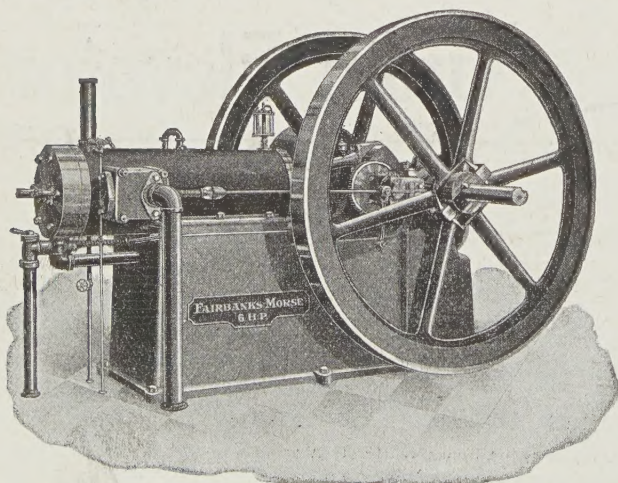
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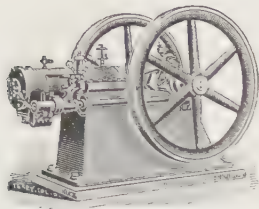
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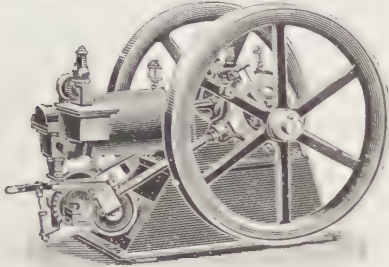
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Simplest in the market.
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The Lamos Gas and Gasoline Engines

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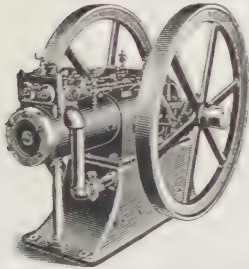


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THE DAYTON GAS AND GASOLINE ENGINE leads all others in



SIMPLICITY, ECONOMY and DURABILITY.

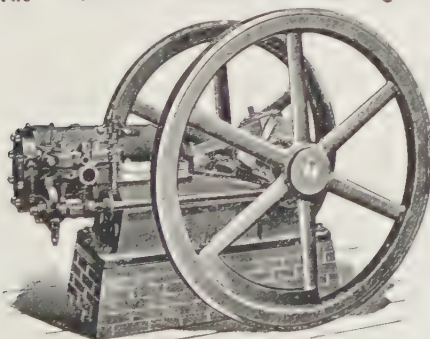
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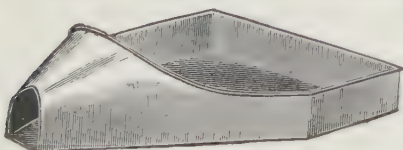
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Made of Aluminum. The Lightest Pan made, will not Rust or Tarnish, always stays Bright.

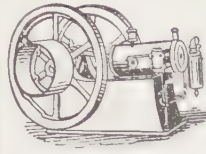
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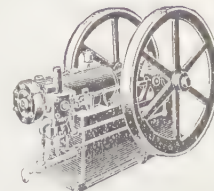
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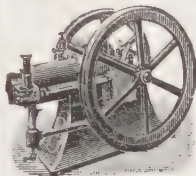
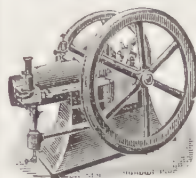
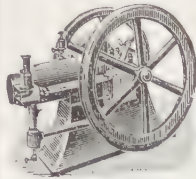


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A Model of Perfection

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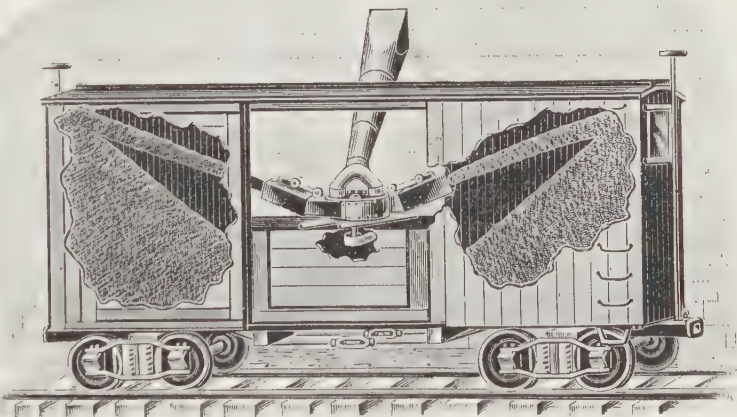
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GOOD city or country grain point in central Indiana, wanted. Spot cash for proper business. Address Box 1030, Delphi, Ind., giving full particulars.

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\$25 buys our grain, ear corn and coal elevator, delivered; capacity 500 to 1,000 bu. per hour; new and second-hand boilers, engines and machinery. Bicknell Bros., Janesville, Wis.

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GASOLINE engine, 20-h. p. Charter, run six months; will sell cheap. L. Vaughn, Davisville, R. I.

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GASOLINE engine wanted, all kinds, by elevator men everywhere. Don't let yours rust away. Advertise it here and get your price for it.

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WANTED.

SITUATION in elevator by experienced man; good ref. Box 85, Savona, O.

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EXPERIENCED grain and lumber man would be willing to assume the management of a line of elevators or lumber yards for a share of the profits. Write L. B. 8, Boyden, Ia.

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POSITION, substantial and permanent, wanted, as superintendent or manager for a large grain elevator, buyer for a large milling firm, or to buy and look after the elevator interests at one or more country stations. Am a good judge of grain, understand elevator construction and operation, with over 20 years' experience. High recommendations. E. P. Caywood, care Grain Dealers Journal, Chicago.

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GOOD steam mill in a good grain and dairy country for sale cheap; no competition in either. For particulars address Briden & Altland, Janesville, Ia.

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BUCKWHEAT GRAIN WANTED. Address H. H. Emminga, Golden, Ill.

CHOICE lots of seed or grain can be sold at premium by advertising here. Try it.

GRAIN FOR SALE AND WANTED.

SEEDS OR GRAIN of special grade or variety can be obtained by advertising your want here.

Wolfe & Sons, Sebastian, Richmond, Va.

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and prompt settlements of fire losses give Elevator Men the Insurance they need and pay for. Those who have policies in the

Grain Shippers' Mutual

of Ida Grove, Ia., do not experience aggravating delay of adjustment, nor are they forced to suspend business by reason of delayed payments as is shown by the following:

GALVA MILL & ELEVATOR CO.,
GALVA, IOWA, 9-12-'99.

F. D. BARNES, Sec'y, Grain Shippers' Mutual Fire Insurance Association, Ida Grove, Iowa.

Dear Sir:

When I returned from Chicago to-day, and found my elevator and contents in ashes, I was agreeably surprised to find that the adjuster of the Grain Shippers' Mutual Fire Insurance Association had been here and allowed my claim in full and the check for \$2000 was only waiting my receipt for payment.

Thank you very much for your prompt adjustment and payment of claim.

Yours truly,

N. C. CROWLEY.

This loss occurred October 7, 1899.

Adjusted and check drawn October 9, 1899.

All Aboard!

...FOR THE...

Champaign Meeting

...OF THE...

ILLINOIS GRAIN DEALERS' ASSOCIATION,

Wednesday, Nov. 1, 1899.

A GOOD PROGRAM.

ROYAL ENTERTAINMENT.

ILLINOIS CENTRAL TRAINS

to Champaign leave Chicago 2:50 a. m., 8:25 a. m., 5:45 p. m. and 8:40 p. m. Returning leave Champaign for Chicago 2:13 a. m., 7:48 a. m., 9:10 p. m. and 2:20 p. m. All trains stopping at 22d, 39th, 53d and 63d in each direction.

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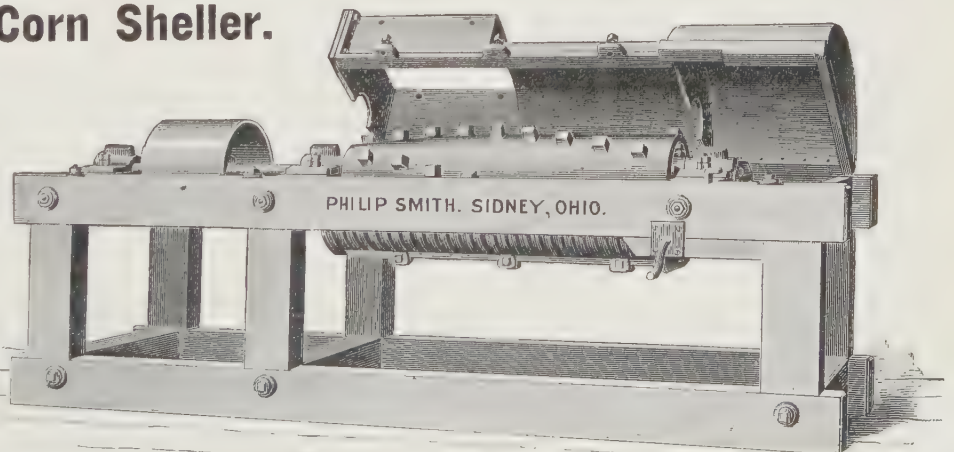
The Miami Valley Corn Sheller.

The simplest in construction of all Shellers. Among the many advantages to be obtained from this machine, is that it gets all the corn, and will not plane the grain. Can shell new corn at least thirty days earlier than any other sheller. Requires less power to operate. Has a choke box, adjustable while running. The cylinder is made of chilled iron, cast solid on the shaft, thoroughly balanced. No set screws or keys to bother with. Cylinder made right or left, "as we do not recommend cross belts." All machines have three wide anti-friction bearings. Have stood the test for thirty years.

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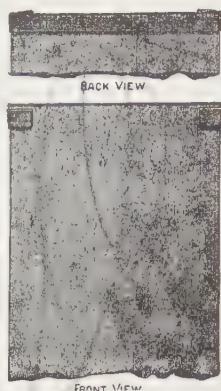
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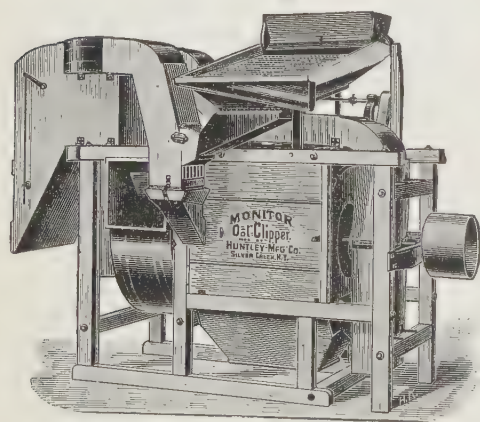
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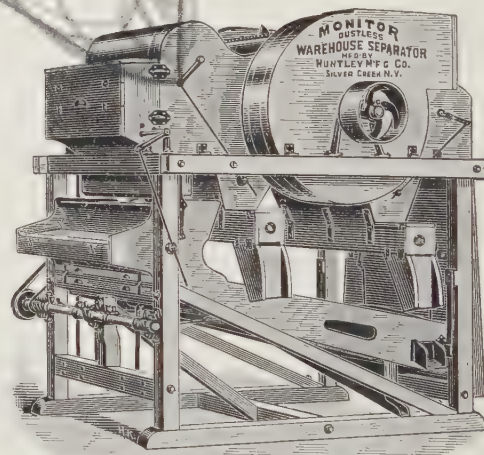
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GRAIN DEALERS JOURNAL

Published on the 10th and 25th of each month

BY THE

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CHARLES S. CLARK Editor.
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Letters on subjects of interest to those engaged in the grain trade, and news items are always welcome.

CHICAGO, ILL., OCTOBER 25, 1899.

The Illinois Grain Dealers' Association will hold its autumn meeting at Champaign, Nov. 1.

The best and only satisfactory way to sell off grade grain is to consign it; then there will be no disputes regarding the amount of discount.

Readers will confer a favor upon brother dealers as well as ourselves by replying to queries which appear in Asked and Answered column of this number. Let us hear from you.

The work of the different associations, as outlined by the reports of the secretaries, at the recent meeting in Chicago, leaves no doubt as to the growth and effectiveness of association work during the last year.

A committee on publicity, self-appointed and unannounced, has recently sent three columns of suggestions and pointers to "fellow members" of the Chicago Board of Trade, which has caused much comment.

A number of our friends have failed to give us their opinion on the long and short scale question. Please bear in mind that we would like to obtain enough convincing evidence on one side or the other to carry conviction.

The grain buyer who finds it next to impossible to resist the temptation to overbid his competitors, should don a cloak of humility, visit the office of such competitor and there indulge in a large dose of friendship. Common sense and a desire for a fair profit should induce each to offer some remedy for an unreasonable desire to overbid.

The average dealer seems to overlook the influence a well-attended meeting may have on parties willing to handle the business of irregular shippers. It is a point that is worthy their serious consideration. It surely behooves every regular dealer to give his association

the support of his personal attendance at meetings as well as his financial support.

H. A. Foss, the Chicago Board of Trade weighmaster, is striving to obtain the privilege of installing scale inspectors as agents of his department. It is in keeping with his honest efforts, since taking charge of the department to bring about the reduction of shortages and the era of correct weights. Mr. Foss surely merits the vote of thanks tendered him by the National Association.

More grain elevator men than usual are putting in feed mills. A feed mill no doubt will prove a very profitable investment for the elevator man who uses it to grind up screenings and off grade grain, and charges a fair price for his services. Of course if the work is gratuitously bestowed upon possible customers, it will not bring in any more revenue than free storage, advance payments and other unbusiness-like practices which have become established.

We are pleased to announce that the watch which was lost in a car of oats, as stated in our last number, was found after it had been dumped, elevated, weighed and run through a clipper. The crystal was broken and the case dented, still the watch was found, and that, too, just in time to save it from being burned in the New England Elevator. If you want to find anything, be it for buyer or seller, make use of the "Wanted" column of the Grain Dealers Journal.

The success of the recent meeting of the Grain Dealers' National Association is indeed gratifying to everyone interested in the welfare of regular grain dealers. The papers read, though conservative, excited so much animated debate that it was next to impossible to finish the program in the time allotted. While the attendance should have been several times what it was, still it shows an increase over former meetings. The representation was divided among twelve different states.

A number of grain carriers are now equipping some of their cars with ventilators in hope of preventing the deterioration of grain by reason of its being detained an unreasonable length of time in cars. The adoption of ventilators will bring profit to the railroad companies as well as to grain shippers. In several cases grain loaded into ventilated cars has graded better at destination than it did at point of shipment. With such improvement at hand, grain shippers will profit by using their influence to secure the equipment of grain cars with good ventilators. If grain cars had been equipped with ven-

tilators last spring and in the early part of the summer, many shippers of '98 corn would have realized a fair profit on corn shipped.

If the check weight bureau of the Kansas Association, at Kansas City, had never detected any cause of loss of shippers' grain other than the plugged weights reported by the Secretary at the recent meeting of the National Association, it would fully justify its existence. If tricks such as this are commenced during the existence of a check weight bureau and in elevators under the immediate surveillance of its checkman, what must we expect at markets where there are no checkweighman? Surely all the dishonest men in the elevator business have not moved to Kansas City.

Ads and circulars sent out by some of the bucket shop men and other "cheap John" gamblers, who are evidently striving to attract attention by posing as the only honest broker, are startling speculators with questions something like "Has your broker robbed you?" "Do you get your profits when you make them?" and a lot of other catch phrases designed to breed discontent in the breast of the unsuccessful speculator. If dealers will confine their operations to commercial exchanges, they will not be likely to have their trust imposed upon.

Shippers who are loading cars in excess of capacity just for the privilege of reporting that they have the biggest car load, should not overlook the fact that should they load a car in excess of its capacity, and the car should meet with accident, the shipper can collect only for an amount of grain equal to the car's capacity. The capacity of a car is marked on each side of a car for the information and guidance of loaders. To be on the safe side, you must heed the carrier's instructions. You might have to pay damages did overloading result in damages to car.

The sweeping privilege seems to be nearer its end in Chicago than any time heretofore. The resolution adopted at the recent meeting of the National Association requesting elevator operators to sweep cars thoroughly before permitting them to leave elevator, would have been more effective had the resolution demanded of elevator operators and railroad companies to have all sweeping of cars immediately discontinued. It is a rank imposition for railroads to allow such practices. It reduces the railroad companies' freight bills as well as the shipper's profit. The sweeper has no right to the grain put in a car by a shipper. Every grain of it belongs to the shipper and should be swept from the car into the receiving sink and elevated with the balance of

his grain to the hopper. There is no excuse for its going elsewhere.

The National Association has declared against reinspection of grain sold on track, unless same is secured within forty-eight hours after first inspection. It was considered fair that seller should bear any loss due to deterioration of track sold grain within forty-eight hours after first inspection. It is a practice in most markets, and with at least ninety per cent of the track buyers, to settle for track bought grain on a basis of first inspection or an immediate reinspection. It is decidedly unreasonable to expect a shipper to guarantee the grade for weeks while the grain is detained in car by buyer.

The building of 100,000 pound cars as well as 80,000 pound cars is sure to make trouble all around. It will make trouble for the small interior dealers of the Eastern States, who have not sufficient capital to enable them to buy so large a quantity nor enough trade to warrant them in so doing. It will make trouble for the operators of old elevators which have receiving sinks placed close together and also for those elevators which are equipped with small capacity scale hoppers. Old time transfer elevators will be caused much grief. The inauguration of these enormous cars insure also more trouble for those who sell by carloads, as there will be greater variation in the carloads than ever before. The one thing which these large cars will bring to the shipper and receive a warm welcome, is lower rates. The carriers are increasing the size of their engines and rails as well as cars, and carry just as long trains as ever, hence it stands to reason that the cost of transporting grain in such large carloads will be reduced. Competition will not long permit carriers to be the sole gainers by such reduction in the cost.

If reports are true, then some of the Eastern roads which have been granting a loading fee, or "equalization fee" (as they prefer to call it) to elevator men will discontinue the practice. The discontinuance is not taken because they feel that they are working an injustice to irregular shippers, but because their greed prompts them to do so. During the last year the fee has been extended to some additional points, notwithstanding the fact that the agitation for a fee has lagged. Had shippers been more willing to come forward and assist the National Association in its effort to secure a loading fee for all, then no doubt the railroad companies would now be extending the practice instead of retrenching. It would indeed seem a most excellent policy for the

dealers to make a more vigorous effort to secure the fee.

Grain shippers at non-competitive points have experienced more trouble during recent months owing to the scarcity of cars than for many years past. It is not confined to any district, but seems to be an affliction for shippers along certain roads rather than in certain territory. A number of complaints have been filed, and with the exception of the Western Indiana Association and the National Association, no formal action has been taken in the matter. It is gratifying to report that members of the Western Indiana Association are getting cars with much greater regularity than for several months preceding their taking formal action to secure relief. It is the opinion of several legal lights that the railroad companies are bound to supply cars needed by would-be shippers along their lines. This opinion is also strengthened by the experience of shippers at interior points, who, after long and exasperating delays, have given carrier formal notice that they had so much grain for shipment, wanted cars in which to load it, and that unless the cars ordered were given promptly the carrier should be held responsible for all losses incurred by reason of delay. A formal notice of this kind has served to bring many carriers to time. Interior shippers have been compelled to suspend business for weeks and months notwithstanding that their carrier was fighting for through business and taking it at a lower rate than interior grain would pay. The traffic managers of some of the lines are of the opinion that the grain at interior points must be hauled out by their lines, hence it does not matter to them whether they carry it now or six months' hence when their rolling stock is not engaged in carrying through business. They are desirous of carrying as much freight as possible and naturally will try to make those shippers who have but one outlet wait until the cars ordered can easily be spared to them. Shippers do not have to wait. They are entitled to, and can get cars when needed, if they pursue the right course. The carrier must fulfill its whole duty to the shipping public or forfeit its charter.

Flaxseed markets are, and since the beginning of the crop movement, been very excited and fluctuating. The crop is large and is coming orward in fair quantities. The reason for the advance in prices of 50 per cent above those of last season lies in the great demand by crushers. Linseed oil is now being consumed in larger quantities than ever before, owing to the unprecedented industrial activity both in Europe and America.

LETTERS FROM THE TRADE

[Regular grain dealers are invited to contribute letters on grain trade subjects, for publication in this department.]

BIGGEST CAR IN CHICAGO.

Grain Dealers Journal: The biggest car of grain ever received in Chicago was weighed at the Santa Fe Elevator Oct. 5. This was Santa Fe No. 7224, and turned the scales with 106,290 pounds of corn. The next largest cars weighed 103,150 and 101,870 pounds. Dreyfus II.

LARGEST CAR OF OATS RECEIVED IN CHICAGO.

Grain Dealers Journal: We have noticed in the Journal several times lately accounts of big cars of grain being received at Chicago. We inclose certificate of weight for A. T. car No. 7386, shipped Aug. 31, 1899, which contained 2996.16 bushels of mixed oats, 95,890 pounds. We think this will be a record breaker. F. N. Rood, local manager La Rose Grain Co., La Rose, Ill.

BIG CAR AT THE CREAM CITY.

Grain Dealers Journal: We have just received weights on car No. 109, loaded with barley, unloaded in our elevator at Milwaukee. The car was shipped by H. Clausen & Co. of Fox Lake, Wis., and contained 93,570 pounds, or 1,949.18 bushels. This is equivalent in pounds to 2924.02 bushels oats or 1670.50 bushels corn. We think this will hold the record-breakers for a while. Milwaukee Elevator Co., Milwaukee, Wis.

BIG CAR OF CORN.

Grain Dealers Journal: We note in the Journal for Oct. 10 that Ware & Leland would like to know if anyone can beat their record for car No. 6834, containing 80,420 pounds of corn.

While we do not consider it a record-breaker, on Oct. 13 we had weighed through the I. D. & W. Transfer Elevator here car Vandalia No. 7712, which weighed 81,400 pounds of corn. Suffern, Hunt & Co., Decatur, Ill.

UNHITCH FOR CORRECT WEIGHT.

Grain Dealers Journal: We note in The Grain Dealers' Journal the letters and opinions of a number of country grain buyers as to the advantages and disadvantages of long and short scales.

In our opinion the only way to get an absolutely correct weight of a load is to unhitch the horses from the load and then weigh it, in which event it would not matter if the scale were a long or a short one. If this were done at all times, it would probably be as well to have a short scale, but if the horses are not to be unhitched from the wagon then we advise using a long scale and weighing horses and load together. For in such a case neither party has any material advantage over the other, so far as we can see. We do not think the variation which would be caused by horses being away before being weighed again would amount to as much as would be caused by horses pulling and backing when attached to a wagon being weighed on a short scale, and such variation would be only occasional, while it is likely to occur every time in the case

of a short scale where horses are not unhitched. Buffalo Scale Co., Buffalo, N. Y.

REINSPECTION A GREAT INJUSTICE.

Grain Dealers Journal: Reinspection should not be allowed under any circumstances, unless in case of cars being too full for a thorough inspection. If cars are not too full, and they are not capable of inspecting correctly with one inspection, we think there is not much of a chance of doing so on the second inspection. Besides, we think it a great injustice to shippers to do this, and think it will react on the people doing this kind of business in Chicago and that they will lose more in the end than they gain.

This track buying business, we think, is pretty much a case of bleeding the country shippers throughout anyhow, and in the end it pays the shipper to have someone to look after his interest at that end of the line. Robberts & Davis, Rippey, Ia.

SHORTAGES IN GRAIN SHIPMENTS.

Grain Dealers Journal: In the last issue of The Journal I notice that Southworth & Co., of Toledo, Ohio, write, and kindly point out to country shippers that they do not cooper cars properly. They say the lumber is poor, the doors too short, and general neglect is apparent.

This subject seems to be a hobby of Toledo receivers. I have noticed and read articles on this subject by several Toledo firms during the past year. Zahm & Co. have written several articles on the subject and they also recapitulate it in their red circular. From a country shipper's standpoint this is all rot, and reminds me of the saying, "Choked on a gnat, and swallowed a mountain." It leaves the impression that they are anticipating bad weights; crossing the bridge before reaching it. Mr. Culver, Chief Inspector at Toledo, gave us a dissertation on this same subject in Peoria at the October meeting in 1897, and at the same time he is not responsible for weights, good or bad.

I have been in the grain trade thirty years and have traveled by rail a great deal, especially between St. Louis and Chicago, and have also made several trips to the seaboard; and I have always made it a point to watch for grain along the tracks; but to my surprise have never been able to discover it at all. If we stop to consider how much is said about leaky cars and poorly coopered cars it would seem there would be enough scattered grain to ballast the roads. But the fact is, the grain is not scattered unless the owls pick it up during the night—other fowls cannot see to do it. I have walked in the yards in Chicago and St. Louis more or less, and never in my life saw a bushel of grain on the tracks.

For several years I have required our men at our stations to note specially the condition of cars as loaded by marking the car book as follows: "New car," "Good car," "Poor car," also "With doors," "Without doors," as the case may be. Some cars have no grain doors but most cars have good doors. The railroad company furnishes doors to shippers to use in cars that have been to market and the doors stolen out. (See?). The doors furnished are fully

an inch thick, with three heavy battens across.

Our shortages occur with new cars the same as with old cars. We have loaded hundreds of new Wabash cars the past year having good heavy hard pine or other hardwood doors, and shortages occur just the same. Shippers will never kick if shortages are confined to leaky doors. I shipped over 200,000 bushels of white corn during the past year to Shellabarger Mill & Elevator Co. and Pratt & Co. mills at Decatur, and their weights practically tallied with ours. These people do not report leaky doors.

Much is said about testing scales in public houses in the market centres. I have never doubted the accuracy of scales. The trouble is not bad scales; nor is but little of the great aggregation of shortages caused by leaky grain doors. I have made claims on the railroad companies for shortages and after careful investigation it was shown that the cars in question were delivered to the elevator with the original seals unbroken, and claim not allowed. I once had occasion to examine the books in the office of the register of weights and grades, and found the weights given him by the check weighman did not tally with elevator weights—the latter were short.

It is apparent to all country shippers and commission firms in the markets that there is a systematic docking or shrinking of grain arbitrarily by the people who handle it; and it does seem strange to hear commission houses instructing shippers how to cooper cars. At the same time these same clever people know full well that nearly every car of grain they receive they return less to the shipper than received. They get an invoice with B. L. giving actual weights loaded. If they would take pains enough to compare weights of shippers with those received from elevators, they would find shortages on good cars the same as on poorly coopered cars. I have never known commission men to make any effort to protect country shippers in the systematic shrinking of grain except one time two or three years ago. The Chicago Receivers' and Shippers' Association in connection with the Illinois Grain Dealers' Association raised a protest in that market and accomplished much good.—Theo. P. Baxter, Taylorville, Ill.

H. L. Strong Grain Co., Coffeyville, Kan.: We inclose \$1 subscription for another year. We think the Journal is all right, and are glad to have it come.

Buckwheat flour will be scarce and dear this winter. Although the season has barely begun the price has already advanced. The last report of the Department of Agriculture gives the condition of buckwheat Oct. 1 as 70.2, compared with a 10-year average of 84.2, indicating that the crop will be one of the smallest in recent years.

The Des Moines Register tells of a wonderful new variety of corn which an Iowa farmer has produced by repeated experiments, which will yield at the rate of 150 bushels to the acre. It is called the German corn, is very white, produces from three to seven ears on the stalk, and from 10 to 20 stalks to the hill, while in seeding but one grain of seed is required to each hill. The corn branches out from the root like winter wheat and grows from 10 to 12 feet high.

ASKED AND ANSWERED

WHO CLIPS OATS AT BUFFALO?

Grain Dealers Journal: Will someone please give us the address of elevators located at Buffalo that do an oat-clipping business. We sometimes have natural oats that we would like to stop at Buffalo for the purpose of clipping, and reshipping from that point. Demarest & Carr, New York City. Ans.—Husted Milling and Elevator Co., and Churchill & Co.

LICENSE TO MAIL BIDS?

Grain Dealers Journal: If a Chicago or Baltimore grain firm would write to me and want to make arrangements with me to send their bids out over this section of the country, and I were to prepare the bids as wired, and mail them to all the grain dealers of this section, would I have to take out a license as a broker? If so, where would it be obtained? Indiana.

GRADING OF NEW CORN.

Grain Dealers Journal: Referring to Rule No. 7, of rules governing the inspection of grain at Chicago, we find nothing relative to corn. How late in the season is it used? Will No. 2 new corn be accepted on contracts? Frank Thoms & Co., Minburn, Ia. Ans.—Supervising Inspector Smiley of the Illinois State Department informs us that there is no specified time when corn will grade No. 2. The word new is not used in corn grades. New corn will grade No. 2 when it is dry enough and meets the other requirements of the rules. Mr. Smiley expects that some new corn to arrive from the southwest will grade No. 2. A few shippers are putting in grain driers to make new corn grade No. 2. A drier is not very expensive and surely ought to pay for itself in a short time.

WHAT TO DO WITH COBS?

Grain Dealers Journal: Being in a small town we find it difficult to dispose of many of our cobs, and have often thought that the surplus could be worked out into fuel by reducing to pulp and pressing into suitable sizes for burning. Does anyone know whether there is any plant of this kind in operation in this country or not? Could anyone inform us where we could get the information as to how to proceed in the manufacture, also the necessary machinery, etc.? Please give us the address of firms handling machinery for the manufacture of paper, and machines of high pressing capacity. Can anyone inform us who manufactures the Bison horizontal corn and cob crusher, and where we can get a sample of crushed cobs such as this machine produces? Any information or suggestions along this line will be greatly appreciated by a subscriber to your valuable journal. Robberts & Davis, Rippey, Ia.

Otto A. Skeen, Mt. Vernon, O.: I must say the Journal is full of instruction, and is quite a help to me in my business.

MEETING GRAIN DEALERS' NATIONAL ASSOCIATION.

The most enthusiastic meeting of the Grain Dealers' National Association ever held was called to order in the Grand Pacific Hotel, Chicago, by President Warren T. McCray of Kentland, Ind., Wednesday, Oct. 18, 2:30 p. m.

President McCray addressed the members as follows:

PRESIDENT'S ADDRESS.

Friends:—We meet here to-day to review the work of the year just closed, to renew acquaintances and to revive the friendships of the past. We are here to discuss the troubles incident to our business; to devise ways and means; to institute reforms, and to adopt such measures as we may consider wise for the improvement of our condition. The grain business has grown to immense proportions. There is none which yields so little returns for the capital and energy invested. This unfortunate state of affairs is due, in a large measure, to the many abuses of correct business principles, most of which could be benefited or even removed by close organization and a strict adherence to its constitution.

The past year has noted many reforms along various lines, but there is much yet to be done, and it is only by our unselfish and concentrated efforts that our organization will grow and prosper until it will become such a factor in the commercial world that its influence and power will be recognized and respected.

The year that has lapsed since we last met has been remarkable in many respects. It has witnessed a tidal wave of prosperity in the commercial world that has never been equalled. It will forever be remembered as the year which gave us glory to our nation in the military world, when the achievements of our arms on land and sea caused the entire world to stand in admiration for the valor and heroism of the brave sons of this united country. Future historians will record it as the year which witnesseth the destruction of the naval power of a famous kingdom, and the close of a four century drama of Spanish oppression and tragedy which began with Cortez and ended with Cervera.

At last we have taken our rightful place at the head of the first-class nations of the earth. To our distinction as a people of tradesmen we have added a matchless record for sacrifice and humanity. As long as nations exist, as long as contending factions resort to arms to settle difficulties, the glory and luster of the achievements of our armed forces will not be dimmed, but will continue to shine with increasing brilliancy to the end of time.

Our victories in war have changed our standing in the eyes of many of our foreign brethren, and it cannot but result in great benefit to us in a commercial sense. Our foreign trade is growing at a marvelous pace. Those monstrous engines of the deep have stuck their prows into the dark blue waters of every clime and our products find ready sale in all the marts of the civilized world.

The year just closed will also be remembered as a year when Nature tried to show what she could do in the way of producing bountifully. It would seem that she knew this was a year of great things and that she would be expected to do something unusual to keep abreast with the country in other respects. She arose to the emergency. The fields have been fruitful, the storehouses of the farmers have been filled to overflowing; their surplus has found good markets and an era of prosperity has dawned upon them that gladdens their hearts and causes them to rejoice. The grain merchant should also secure the benefits derived from their happy condition. If the objects and aims of our association were adopted and practiced by every grain dealer throughout the length of the land, there would be no doubt but what prosperity would also come to him and he, too, could enjoy the blessings which were made possible through the goodness of God, who sends the rain and sunshine and causes the earth to smile and bring forth such abundance.

The immensity of the yield of the fields, together with the wonderful activity in all branches of commerce, has created new conditions which are fast becoming an alarming factor to the grain dealer. The railroads have not kept pace with the marvelous industrial development of the country and it seems they are now overwhelmed with business to such an extent

that they are utterly unable to meet the demands of their patrons. Scarcely three years ago their empty cars would be stored upon side-tracks until their very numbers would become familiar to passers-by. The early bird seeking a place to build her nest and rear her downy brood would find securement and shelter therein and would remain undisturbed until her weaklings became strong enough to take wing and fly away.

But note what a change has taken place. The hum of the wheels of industry is heard throughout the land, and all the various walks of life are alive and full of energy and vitality. The whole country has suddenly awakened from business stagnation, and the equipment of the railroads has been called into use; the supply is so short of the demand that in many places cars are now so scarce they are almost regarded as curiosities. This is one of the most serious questions of the day and we, as an association, should adopt some measures to try and force the companies who hold franchises as common carriers to furnish facilities to transport the business that is offered them.

There should be an effort made to secure a remunerative fee to pay the regular grain dealers for furnishing a store house for grain and for expenses of carrying same until facilities for shipment are provided.

We should give all the favors and encouragement to those firms and business corporations who refuse to recognize and solicit business from other than regular dealers engaged in buying and selling of grain.

We should discuss plans and adopt measures which would lead to uniform grading in all the larger markets.

We should seek to promote friendship and good feeling in all localities, and strive to get each state, not already organized, formed into local or district associations which would meet regularly and discuss those matters that especially and specifically interest them.

These and many other things will be taken up, and in order for us to have a good meeting you should each one feel it not only his privilege but his duty to take an active part in its doings. Remember this is your meeting, and the amount of good that will be accomplished will depend upon the interest each of you take and the help you give in its deliberations.

The past year's labor has been crowned with much success, a full account of which you will hear later from our efficient secretary. I hope you will assist me in all you can, and when our work is done and we will go to our various places of abode, it is my hope that we will feel the time has been pleasantly and profitably spent.

I thank you.

The treasurer's report showed the receipts for the year to have been \$773.25, expenditures \$517.63, leaving a balance of \$255.62 on hand.

The report was referred to the auditing committee.

The secretary made a report of the work done by the association during the year and reviewed the work of the committee on shortages. The plan of the Western Indiana Division of the National Association was explained and a marked increase in the membership reported.

N. S. Beal, Tama, Ia., chairman on the committee on shortages, made the following report:

The committee has done a little work in this direction, but we did not find out how much we had to do until we stirred around a little. For example, we found that a superintendent of a Chicago elevator had sold twenty thousand bushels of wheat after giving correct weights (?) when wheat was \$1.50 per bushel. We have sent quite a number of letters to railroad officials asking for their co-operation and support. All seemed to be willing to help and wished us success. We have had a number of talks with H. A. Foss, Board of Trade weighmaster at Chicago, and are informed that what is wanting is more money, with which to employ competent help to watch the weighing at Chi-

cago elevators. The work along these lines is only fairly begun, but if as much good work is accomplished this year as last, we will feel well repaid for our efforts.

John Ross, Brookston, Ind.: I am not in favor of taxing the dealer 15 or 25 cents a car for looking after our shortages, but think the railroads ought to be held responsible for them. We are the victims of the commission men, the elevator men, the railroads and the sweepers, who should be held responsible for our shortages. I know of some car sweepers who started in some years ago poor, and now they are rich.

N. S. Beal: There were four or five families living off the sweepings of one elevator in Chicago.

J. Ross: Shippers should not be required to pay for weighing and inspection of grain.

J. W. McCord, Columbus, O.: Toledo recently adopted an extra 15 cent fee to pay for watching the weighing, so as to protect the shipper.

N. B. Hieatt, Willis, Kan.: A year ago the Kansas dealers started a check weight bureau at Kansas City, with five men. These men examined the cars to see their condition and see that the grain was all taken out. The first day they found sixty sacks of sweepings, which the sweeper sold back to the elevator people at 20 cents a bushel. We have found out that it pays to have a check weighman behind the state weighman. One elevator man had the scale weights plugged; it took eight weeks' of hard looking to discover it; he was made to pay a fine of \$3,000.

A. E. Clutter, Lima, O.: There are two sides to the question. Some dealers load cars that contain two or three bushels of coal dust, and sometimes the cars are not well swept before loading—they should be clean. Lots of the trouble commences at home, so don't blame the other fellow until you are sure you are right at home. If my men make a mistake, they tell me so I will not kick without reason.

T. P. Baxter, Taylorville, Ill.: I believe as Mr. Clutter, we should start right first. I have shipped 200,000 bushels in the last six months. Shipped most to Decatur, some to Detroit and other points and the weights come out all O. K., but in shipments to Chicago, Toledo and some other terminals we have had shortages. We have just as many shortages from grain shipped in good cars as in bad cars. I think there is a systematic shrinkage of weights at various terminals. I have tallied my shipments and know. I send an invoice of the shipment with the bill of lading so cars can be checked. I believe if we had a checkweight committee same as in Kansas City we would notice a wonderful change.

E. J. Smiley, Concordia, Kan.: A certain elevator in Kansas City had correct weights until June 22, when a shortage was noticed on scale No. 2 of 800 pounds; we could not understand it. We had the scale taken out and repaired. When put back the same shortage existed. We could not find out that it was being manipulated. We finally found that all weights but 100, 800 and 1,000 on the scale beam had been bored out and heavier metal substituted; it cost the foreman of that elevator \$3,000 to settle.

W. B. Newbegin, Blue Mound, Ill.: I agree with Mr. Baxter that shipments

to Decatur are all O. K., but that at terminals we have shortages.

Chas. Schreel, El Dorado, O.: I had an overage and on examining my scale found it had settled on one side. I was cheating myself. Ohio dealers are honest.

M. McFarlin, Des Moines, Ia.: Iowa people depend on Chicago for a market. Our grain is weighed here. I believe Mr. Foss is making an honest effort to rectify weights. I would favor paying 10 cents a car, so he could have good men to watch the weighing. It would do us good. We get better weights at seaboard markets than we do in Chicago. The weighing department at Chicago does not have funds enough to put a man at each elevator.

Mr. Hieatt: If it costs you as much to get weights as it does us 10 cents per car will not be enough.

Mr. Baxter: I would suggest that the fee be equitably divided between the shipper and the commission man.

H. Hemmelgarn, Chicago: I do not think that this charge of 10 cents a car ought to be saddled on us.

Mr. McFarlin moved that it be the sense of this meeting that the Chicago weighing fee be increased 10 cents so to enable the Board of Trade weighmaster to place an extra man at the cars at each elevator to watch the unloading of grain. Carried.

E. H. Wolcott, Wolcott, Ind., of the Western Indiana Division of the Grain Dealers' National Association, addressed the meeting on the work of the Division. From his talk we take the following:

In some parts of Western Indiana we work harmoniously, but in other parts there is yet some discord. The first thing necessary for success in association work is to have a personal acquaintance with competitors—all we need is an understanding. We think we are on the high road to success to overcome some of the grievances that we have. At our first meeting we organized, discussed the various evils that existed and got acquainted. We selected a board of managers, which is made up from a dealer from each county. A second meeting was called on June 27, to put the association on a firm foundation before the new crop. This meeting was a success, many evils were discussed and remedies suggested. One question that arose was the variation of grades in corn; another of free storage. This was condemned, but I am afraid we are not overcoming it. We agreed to abolish it, but one dealer has refused. He says the farmers would build a new elevator if he would not store. But we hope yet to stop this practice.

A third meeting was held October 3, and the principal question discussed was the car shortage. It was found that the dealers along the Big Four suffer the most, while those along the Panhandle get a car once in a while. A lawyer gave his opinion that the railroad people were liable for not providing cars and should transport grain when tendered to them for shipment. The paramount question is how to get cars. I think a law should be passed compelling the railroads to put in track scales, make the agent weighmaster and issue clean bills of lading. As it is now we build elevators, do the loading and weighing, and in fact do all the work for the railroads free and stand the losses. If the Indiana association had accomplished nothing but get the dealers acquainted, it would have done a great good.

A telegram was then read from H. J. Caldwell of Earl Park, Ind., regretting his inability to be present and wishing the association much success.

President McCray announced the appointment of committees as follows:

Auditing Committee.—E. H. Wolcott, Ind.; L. T. Hutchins, Sheldon, Ill.; A. E. Clutter, Lima, O.; M. McFarlin, Des Moines, Ia.; N. B. Hieatt, Willis, Kan.

Committee on New Members.—Arthur Sawers, Chicago; N. S. Beal, Tama, Ia.;

W. R. Breckenridge, Kankakee, Ill.; J. Ross, La Fayette, Ind.; Ed McCue, Pittsburg, O.

Committee on Resolutions.—E. A. Grubbs, Greenville, O.; G. A. Stibbens, Coburg, Ia.; A. E. Hartley, Goodland, Ind.; T. P. Baxter, Taylorville, Ill.; M. T. Russell, Des Moines, Ia.

Committee on Nominations.—D. Hunter, Hamburg, Ia.; J. W. McCord, Columbus, O.; W. S. Cunningham, Brook, Ind.; B. A. Lockwood, Des Moines, Ia.; C. A. Foster, Carnegie, Pa.

E. J. Smiley: Kansas enacted a law requiring railroads to put in track scales at stations shipping 100 carloads a year. The law was tried in the courts

prices for grain to keep it away from their competitors, and you will have formed only the faintest idea of what condition the trade was in. It has been said that competition is the life of trade, and we must confess that it made it so lively for us that we were anxious to sell our elevators for fifty cents on the dollar, but there were no buyers. The first officers of this union took their places of trust with a great deal of reluctance, knowing failure of duty meant the death of the organization in a very short time. They also knew that success would be hailed with delight by every dealer in our section.

Three months after organizing we hardly dared to say that we were alive, but we toiled on, feeling our way carefully until we could place our feet on solid ground and start an aggressive campaign. We first paid our respects to the scalper, as he seemed to be our worst enemy at



President Warren T. McCray, Kentland, Ind.

and found unconstitutional. What we need is a national law regarding shipping and clean bills of lading.

G. A. Stibbens, Coburg, Ia., secretary of the Grain Dealers' Union of Southwestern Iowa and Northwestern Missouri, read the following paper:

Work of the Grain Dealers' Union.

We presume the Grain Dealers' Union of Iowa and Missouri is the oldest organization of the kind west of the Mississippi river. On March 19th, 1896, about thirty discouraged country grain dealers met in Red Oak, Iowa, to devise some means if possible, whereby the grain trade in that section could be dragged out of the deep rut of demoralization it had gotten into. Before that small assembly of dealers adjourned they organized what is now known as the Grain Dealers' Union. Then our troubles commenced. Imagine, gentlemen, if you can, a section of country overrun with irregular dealers and scalpers, and the regular dealers scalping at each other's stations, dealers paying track

that time. Track buyers and commission firms were in the habit of bidding any and everybody, and they were very slow in granting our requests in regard to the irregular fellows. A great deal of persuasion accomplished our object in most cases, but occasionally we were forced to resort to stringent measures, and harsh words were often given and received. Feeling our cause was a just one, we never took a backward step, nor flinched from doing our duty until we practically rid our section of all the scalpers.

We then supposed we would have nothing to do but sit down and buy the grain on a good margin, but, alas, our fondest hopes were again blasted. The scalper gone, the regular dealers started up a warfare among themselves, trying to learn who could buy the most grain at the highest prices, and for a while bedlam reigned supreme. We were at a loss to find a remedy. Finally we put a man on the road who went from place to place adjusting their troubles, but frequently this man would have to make several trips to one station before he could bring about a settlement. The dealers were selfish and suspicious of each other, and if you in your imagination could see the picture

drawn by a dealer of his competitor, you would blush with shame. There is only one man in a thousand that is calculated to fix up fights between country dealers, and fortunately we had that man. If we had not, our members would still be carrying on an expensive grain war among themselves.

Not having as large a membership as our sister organizations, we have principally confined our work to that of benefiting the local dealer. We have not in a general way tackled the evils existing at terminal markets, and we feel that this work should be done by a combined effort on the part of all associations. When any association has its members working in harmony with each other it has accomplished a great work, if it stops right there.

We undertake to say that our members are working as nearly in harmony as it is possible to have them. We have educated the track buyers and commission firms who do business in our territory that it is against their best interests to bid the scalpers. Of course, it has taken time and perseverance to bring this about. Occasionally a new buyer jumps out and bids some of the unsophisticated, but we hear of it at once, and if continued we make life a burden for the offender until he confines his bids to the regular trade. We have various ways of doing this and if we should reveal it we would be giving up our stock in trade so far as association work is concerned. Suffice it to say, the way of the transgressor is hard in the territory which we cover. Our aim in association work has been to better the condition of our members, and we leave it with them to say if they have been benefited. If any of you should chance to visit the dealers in our part of the country you will find them friendly with each other, always speaking a good word for their competitor, and doing as they wish to be done by. When you have made this visit we ask you to go to some section where association work is unknown and make a comparison, and we think you will agree with us that these organizations have been a great boon to the country dealer.

Possibly you may think it was an easy matter to get dealers to join these associations. Far from it. The membership fee and the monthly dues scared some of them almost to death, and it took persistent work to persuade them that they could benefit their condition. As an illustration, we have been pounding away at the Rock Island dealers for nearly two years to induce them to become members of our organization, and we only have seventeen members on that line west of Des Moines, when we should have fifty. In order to get the dealers in you must convince them that their business will be benefited. If you expect to get them all to join in six months you will be greatly disappointed.

When we started out in this work the trade was in a state of confusion and disorder, but we have succeeded in bringing order out of chaos. Our dealers are working in harmony, and the longer this work continues the more harmonious the trade will become. Country dealers are giving associations better support than ever before, knowing well they are the only salvation for the country trade. Let this work stop and in less than sixty days the trade will have drifted back into the demoralized condition of five years ago. Keep it up and your business will become more prosperous each year. In order to continue the good work that is only in its infancy, the officers of the various organizations must be live, energetic men, with judgment and backbone. Without these essential qualifications you will fail.

Prior to the time of our organization nearly every country dealer had it in for the railroads on account of some imaginary wrong. We are pleased to be able to state that things have changed somewhat along this line. We have instilled into the minds of our members that we should work in harmony with the railroads, as our interests are mutual, and to-day we find all the dealers ready to speak a good word for their line of road, ever ready to make our business relations present. On the other hand the railroads soon learned we had not organized to antagonize their interests, and to-day they are giving us their very best support, always ready to protect so far as possible the interest of the regular shipper. We have advocated this because we believed it was the right thing to do, although at times we have been criticised on account of our railroad views. As long as we are identified with grain associations we will endeavor to have this good fellowship con-

tinue between the shipper and the railroads.

The hardest thing to control, or we have found it so, is consignments from irregular dealers. A great many commission firms seem to think they have a moral right to receive consignments from anyone who wishes to ship a car of grain, and will insist that they are not bidding the scalper, but they are compelled to receive his consignment. If any one can prescribe a permanent remedy for this evil we would be glad to know what it is. We have been reasonably successful in handling this class of trouble, but it has given us a great deal of grief. About the only thing we can do in such cases is to advise our members that certain firms are handling the scalpers' business, and they in turn will withhold all business from that class of houses. If commission merchants in the different markets think for a moment they can handle the scalpers business without injuring their own, they will wake up some morning and find they are badly mistaken. I am not drawing on my imagination when I say to the receiving houses that country dealers will absolutely refuse to patronize the commission firms who handle the scalpers' consignments.

It has taken a long time to educate the local dealer up to this point, but past experience has taught them a golden lesson, and nothing but fair treatment on the part of the receivers will gain the patronage of the country dealers. We are glad to inform you that we have only a very few receiving houses who persist in wanting to handle the scalpers' consignments, and their existence as receivers will be of short duration if they continue to pursue a course detrimental to the general trade. Commission merchants, you cannot afford to antagonize the trade from whom you get your business, neither can we understand why you desire to do so, but if you do, the chances you will take, will be hazardous.

At all times the Grain Dealers' Union has had but one object in view, that of improving the condition of its members. We have done battle with the scalper and driven him from the field of action. We are fast annihilating the custom of commission firms receiving consignments from irregular trade, and will continue the fight until the last firm recedes from that position. One of our own members is shown no more mercy than a scalper if he proves to be a disturber. We have regular dealers in our territory who are not members of our organization, but we at all times protect their interests the same as if they were members. We create and keep harmony among our dealers as nearly as possible. Every grievance made known by a member has immediate attention, each letter is promptly answered. At our annual elections we have no office seekers, no wire pulling, and the different officers are elected by acclamation. In fact, we have a brotherhood of grain dealers standing shoulder to shoulder, demanding legitimate treatment, and woe to the man or firm who wrongfully opposes them. We stand ever ready to help arbitrate any difference that may arise between the local dealer and the receiver.

We are supporting, as far as possible, the National association, because we believe it is doing a grand work for the general trade, and we desire to emphasize the fact that every dealer in the land should become a member of it, for you are profiting by its work, and a great many of you are receiving benefits through it that you are not entitled to, because you are not willing or disposed to help bear the burden. Gentlemen, do you hesitate becoming members of these organizations for the small sum of money it costs? If you do, the Lord have mercy on your stingy souls. Did you ever get anything that was good unless you paid for it? Can the men who give association work all their time afford to do it for nothing? I want to say to you that very few of us get anything near a fair remuneration for our services, but if you would all take hold and help bear the burden you could pay well for the service rendered you. Dealers are standing in their own light when they do not affiliate themselves with the various associations, for no one questions the good results they have brought about.

In conclusion, We appeal to the receiving houses to confine their business to the regular shippers. By so doing you will build up their trade and yours. You can not profit by soliciting the irregular trade. You are with us or against us. Which side are you going to take? Your decision is of vital importance to every dealer throughout the land. Your business depends upon the legitimate country dealer, and you can not afford to ignore him, as he is not making any unjust

demands upon you. Association work is making no backward strides, but growing rapidly each day, and very soon there will be one solid chain of associations encircling all the great grain growing states.

Mr. Stibbens was asked how much their dues were, and how collected. He replied that the dues were \$3 per year, collected every quarter.

A. H. Bewsher, of Omaha, secretary of the Nebraska Grain Dealers' Association, made an address on the "Work of the Nebraska Grain Dealers' Association," from which we take the following:

THE NEBRASKA ASSOCIATION.

When I was with you last year I told you that the scoop shovel business was on the decline and to-day they are about all eradicated. At the time our association was formed there was a continual strife between dealers locally and at nearby towns, so the idea of forming local associations was conceived. Meetings were called when it was convenient for dealers within a radius of twenty or thirty miles to meet. After the dealers met and got acquainted, they found out that their brother dealer was not such a bad fellow after all. They made prices and went home friends.

To-day our state is honeycombed with local associations, the local meetings are called as often as I can attend, for I attend all. In connection with these meetings written contracts, storage and dockage were taken up. The question of storage caused much talk. There is a law in Nebraska which forbids the dealers from storing unless they have a public warehouse. Ninety per cent. of the dealers did not know this, and to-day there are not 5 per cent. of the dealers storing. Written contracts as a general rule were only being taken by line houses. I had some contracts printed and to-day dealers are taking contracts from farmers for future delivery of grain.

The question of dockage was taken up and the dealers are putting in sieves to take out all the dirt. The state is now sieving wheat and the dealers find they are cleaning out from 5 to 40 per cent. of dirt. In local meetings we encouraged a uniform price to be bid for wheat, on the physical pool plan. Each man at a station takes his share of the business, and if on Saturday night they find that one dealer got more than his share, he reduces his price for the coming week, so each will get an equal share of the business. The railroads are working with the association in Nebraska. If we find a proposition we can't control the railroads help us and vice versa. In the state there are 700 elevators. Of these we have 600 in the association and expect to have fifty more on my return. Our financial condition is good. We are out of debt and have \$1,500 on hand. The dues are 50 cents per month for each elevator. Assessments are made each month. A dealer can be delinquent three months. If he does not pay up in six months he is dropped from the association.

J. W. McCord, Columbus, O., secretary of the Ohio Grain Dealers' Association, read a paper as follows:

THE OHIO ASSOCIATION.

Mr. President, Officers and Members of the National Association,

When I received on August 16th a request from your worthy secretary to read a paper on the work of the Ohio Association, I was very much afraid he had selected the wrong subject, if indeed any subject whatever should have been assigned to a representative of a people that have been so long indifferent to their own interests, and in work so far behind their neighbors in adjoining and nearby states.

Had Mr. Clark assigned to me the subject, "The Lost Opportunities" or "The Apathy of the Ohio Association," and with the knowledge I have of the grand work that has been done by Indiana, Illinois and other sister states, (while we lazily looked on and allowed our golden opportunity to pass by, with one eye on the silent, gradual shrinkage of our exchequers, and the other on our next door neighbor, to see that he paid the producer just a little more for his grain than it was worth in the market,) I think I could have presented a paper that would have consumed the entire time of this meeting in the reading of it.

However, knowing that the Ohio Association just at that time exhibited some signs of life and that a meeting would be

held on the 19th of September, I assumed that I could safely accept the subject assigned and not be obliged to suggest the alternative. We held the meeting. No doubt you have heard of it. There is not much to say of it except the good resolutions that certainly obtained with every member present.

Briefly, I will say that our Ohio Association was organized at Put-in-Bay July 1st, 1880. I had the honor to be one of its charter members. At that meeting, judging from the minutes and from my own personal recollection, we expected to revolutionize the entire grain trade of the world. Our next business meeting was held at Columbus, January 19th, 1881. We could not at that time see that we had revolutionized the grain trade of the world or even the smallest part of Ohio.

I cannot now remember just why our business feature "died a bornin'" or just at what particular date the funeral obsequies were held. The minutes of subsequent meetings do not show that "business" was thereafter a part of the affairs of the association. For nearly two decades, the records of the annual meetings for the years 1881 to 1898 inclusive, would

show a closer bond of confidence, and a more grateful consideration for each other's faults, narrow views and shortcomings, and we are now firmly of the opinion that while our annual meetings shall be continued and be no less pleasant and entertaining than heretofore, we will also in the interim do some work. What we shall do remains to be seen. Surely we have examples set for us by the associations here represented that should spur us on to great achievements. Will we avail ourselves of the opportunity or shall we drag along in the same old rut? We are now in the position of the man who has sworn off. We are full of good intentions and when we report to you a year hence, we want you to be able to say, and we want to merit that approbation summed up in "Well done, good and faithful servant."

I would not, however, acknowledge our shortcomings without calling your attention to the peculiar and complex conditions, the environments and the discouraging features which obtain with the Ohio dealer. You are doubtless aware that there are more grain dealers in Ohio "to the bushel" and also "to the square mile"

in our attempt to completely wipe out this great evil, we trimmed our sails too close and failed to make a safe harbor. Our bag cargo is now drifting helplessly with the tide ten years further from safe anchorage than ever before, and it is now an unwritten law with us that the member who mentions bags at our next meeting will be exiled to a place where bags are not used for grain purposes.

Another serious disturbing element is what is known as the limited demand for grain in the coal fields and industrial locations throughout the state. This trade buys grain on time, promising to pay an equivalent considerably more than it would net the shipper if sold in the regular manner and on usual terms to the eastern seaboard or interior trade. Some of our dealers cater to this demand and as a rule pay to the farmer almost enough more for his grain than it is worth to absorb the apparent difference between the values of the grain based on these two outlets. My observation has been that the dealer who caters to this trade finds himself the loser in the long run, winding up his experience with an accumulation of worthless accounts, a bitter experience and a



Clark, Sawers, Grubbs, The Old Board of Directors, Mc Cray, Lockwood, Hunter, Hiatt.

indicate that we had embarked in the "fish trade," and as a side issue some of our members who did not "like fish anyhow" improved the time trying to master the art of tripping the "light fantastic" on the occasions of our annual outings. However ludicrous such frivolities may seem to you, (staid old seekers of the mighty dollar, you persecutors of the downtrodden and oppressed farmer,) they were bright spots, the happy times, the never to be forgotten incidents in the life of the Ohio dealer.

The residents of Put-in-Bay, Old Point Comfort, Norfolk, Alderson and Star Island will ever remember the times when we gave them entertainments worth the money, and we (the members) grain dealers, millers, lawyers, doctors, farmers and railroad men, (for we had a big heart and anybody that wore pants or petticoats was eligible to membership) will never forget those times. You may think that we should have been more serious and circumspect and that we should have attended strictly to business, but the "first round of pleasure" was so tempting that business thereafter had to take a back seat.

But out of all this dissipation, as it were, there has grown a feeling of friend-

than in any other state in the Union. The number of dealers who can show an annual business of over 50,000 bushels are in the minority, only a small per cent handle over 100,000 bushels. So it is very natural for our dealers to guard with jealous care the confines of their little domain and if possible encroach on that of their neighbor. In the strife for business we have perhaps too often ignored the fact that we cannot by undue effort and questionable methods increase the volume of business to be handled by the individual beyond his right without impairing the ability of our location to yield a fair profit on the business legitimately belonging to it. The remedy for such a demoralized condition is obvious. There is only one means at our command, and that is by thorough organization, a fair consideration for others' rights, and a spirit of confidence and friendship between competitors.

During the past twenty years we have had many different problems before us, some of which are peculiar only to our own territory. The ever present bag question has at different times nearly wrecked our institutions. However, popular sentiment and good business sense had almost solved this annoying feature, but last June

short bank account. I know of many shippers who have abandoned this trade for these reasons, yet as new firms engage in the business their first efforts are generally in that direction and naturally their ideas of value are based on these attractive resources, so we are continually confronted with this condition which as yet has not been satisfactorily met. Some of our members have appealed to us for advice and assistance and a remedy in meeting such competition. We are at a loss to know what to do.

Then lastly, but not least, the greatest of all evils confronting us is the ever present scoop-shovel man, with his hat and pockets filled with market reports, crop statistics and two year old freight tariffs; his cranium filled with ideas of glowing prospects, for dollar wheat, fifty cent corn and thirty cent oats, an inexhaustible resource of advice to the farmer concerning prices he should receive for his grain; and with resources ranging from a scoop shovel and an advertising memorandum book to a bank account of \$25 or less and a liberal supply of blank bank checks which when filled out and presented are generally returned stamped "no funds." We are following in your footsteps in our effort to combat with this

multi-headed monster; you have been fairly successful; we think we can solve this single problem if no other. If we succeed we shall have accomplished a work that will repay an hundred fold for all the trouble, effort and money expended in our twenty years' work.

We have recently received very material assistance and encouragement in our work from many grain receivers, commission and regular track buyers, who have enrolled their names on our membership and are doing all they can to protect the honorable and legitimate shipper, and it is very gratifying to know that these valuable aids are afforded us so freely, and that much benefit is being derived from this source.

On behalf of our newly constructed organization and expressing the desire of every member, we wish to thank you for the valuable assistance afforded us by your very able secretary, Mr. Clark, and for the kindly interest he has taken in our affairs.

We hope to have as many of you as possible in attendance at our future meetings and annual outings. If you meet us in our business meetings we may teach you some good things and we know we shall profit by your presence. If you attend our annual outings we promise not to wet you both internally and externally at the same time, and in the language of our own poet laureate, for we have enrolled on our old membership record the name of one highly honored among us who has always held the office, which is a permanent one.

He says:

"Life's like the angler's Rod and Reel,
'Tis Man that must reveal,
What of success may be evolved,
What of perplexing doubt shall be dissolved."

B. A. Lockwood of Des Moines, Ia., read a paper on "Why Country Elevator Men Are Entitled to a Loading Fee," from which we take the following:

LOADING FEE FOR COUNTRY ELEVATOR MEN.

Gentlemen of the Association:—We are enjoying a time of progress such as no living man has seen in the past. We are in the age of development—the time is here when man does not live for self alone, but is impressed and surrounded with the spirit of the better part of life, and is impelled to act the better part, and associate himself with his brother in affairs of business as well as fraternal. We are told in olden times they were wont to gather themselves together to counsel. Was it not wise? Is it not well for us, too?

We are here, I trust, filled with the same spirit that has so enthroned itself in the people of these United States, that its influence is felt around the globe, so may it be that our influence will be felt throughout the great grain growing states, that men will be drawn within our membership. We need them that we may in turn do them good. We should remember the proverb learned when boys: "Cast your bread upon the water and after many days it shall return," and I am sure the members of the association present feel that it has proven true, and that their faith was not misplaced by reason of the good the influence of the association has accorded them in many ways.

My subject begins with a Why. "Why Country Elevator Men are Entitled to a Loading Fee.

I answer because they are a benefit to all parties concerned. When an elevator is built in a town do we not find the merchants, bankers and citizens all pleased? Do they not say it is a benefit to the town and thereby to them? Does it not add to the growth of the town? Does it not help pay school and road tax? Does it not draw trade to the town? Again, does it not benefit the farmer? When he comes in with a load of grain he knows he will find a willing purchaser and a place to leave it. It looks as though it were going to drop rain by the bucketful in a few minutes. He does not care, just so he can get to the elevator, for they will take care of him quickly. He does not have to bother to fix up or sweep out cars, nor to wait a week or so for one to come. When he says to the elevator man: "Mr. Alwaysthere, I want to bring 1,000 bushels to-morrow, but am not sure for it may rain so I can't, but I want to as soon as the roads are so I can haul. Will you take it? You know I am always here by daylight." Mr. Alwaysthere smilingly says: "Certainly, Mr. Fairminded, it is a little early, but I am always glad to accommodate and trade with you."

Or, another farmer comes who has a little batch of grain, (part of a wagon load). He, too, wants to be accommodated, and asks if he will buy his small load. Mr. Alwaysthere responds: "Certainly, that's my business," and so the smaller grower is served an accommodated and the farmers are benefited.

Well, let us see if the elevator man has accommodated and served all the interested parties he can—he certainly has done well, but there is another beneficiary, the railroad. Can it be possible the elevator man is a benefit to the railroad? Is it not a benefit to have a car loaded within an hour after being placed at the elevator ready to go on its money making journey? Certainly it must be, when we find an averaged sized car nowadays costs some \$700 to \$800 or more, and that same car can earn at the rate of \$60 for a 200 mile haul. Surely it must be an absolute loss to a railroad to have an empty car standing on track and miss leaving on the first train.

Again, it is to the interest of the railroad to have cars properly loaded by men having experience and who feel responsible, that the cars do not leak, thereby causing loss, and a basis for a claim, and that cars are not overloaded, thereby breaking down and causing accidents and untold loss to the railroad company. I think we all would be surprised at the claims the railroad companies pay because of accidents to wagons and teams around cars.

Has not every railroad had experience where cars are ordered by parties with a very peremptory admonition to the station agent to "see that cars are on hand because the shellers will be there and set." To avoid trouble he has hurried cars and has had them stand there from three to five days; and then he learns that only three were needed, or that they were not wanted at all. The agent is asked by a higher official to explain, but poor fellow, he did what he was told to do and no doubt is as angry as the railroad official, and would add testimony if he had a chance. That the elevator man is entitled to a fee for being of much service, and saving the railroad company both in car service and annoyance in having to go to unnecessary trouble as they frequently do for the track loaders.

Thus we see that not only one man is benefited by the elevator man's service but the community at large and the railroad company particularly. We contend that where so many interests are concerned, the best interest of all should be served, that the law of the states should sanction such measures, that the Interstate Commerce Commission could not object (and especially in the light of recent event of car shortages) but look upon it favorably.

Would it be unlawful for a railroad company to pay for speedy unloading of some cars that they might have the car for service promptly? The use of the car is profitable. If justified for paying for unloading the car, why not to load it, if thereby it proves profitable to them, and more so especially if by so doing others are accommodated and benefited as well?

We could follow the benefits resulting from speedy loading of cars from the shipping station to the lake steamers, from there to the ocean steamer, thence to the foreign lands (for once there the grain never returns to the farmer who produces it).

In the fact that it has gone speedily to the foreign consumer, has reduced our stocks and thereby paved the way for higher prices and brought the money to our pockets promptly. Is there a railroad company in the land but that will freely say elevators are of untold service to them, to the farmer, and doubly so the past year?

Where is there an elevator man who has not worked early and late patching up old cars and loading anything in the shape of a car within an hour after it had been placed on the track. It is the elevator man who has tried to pacify the farmers who were complaining because the railroad company did not furnish cars by the first train, and were in favor of a law requiring the railroad company to keep a large quota of cars per mile. The elevator man has done all this and more for his community and the railroad, and as every man is worthy of his hire, we believe the elevator man is entitled to his lawfully and honestly earned fee.

E. J. Smiley of Concordia, Kas., secretary of the Kansas Grain Dealers' Association, read a paper on "Short Weights at Terminals; Causes," which is as follows:

SHORT WEIGHTS AT TERMINAL MARKETS; CAUSES.

The subject assigned me by your secretary is certainly one of great importance to all grain shippers throughout the grain growing states. If it is possible to eliminate this great risk from the trade there is no question but what our profits will be greater when we come to balance our books at the close of the year. We are led to believe by referring to sacred history that this element of risk has existed through past ages. The first authentic record that we find of it is recorded in Proverbs, xx:23, "Divers weights are an abomination to the Lord and a false balance is not good." As no further reference is made to this evil in sacred history we would conclude that the great problem has never been solved. Being thoroughly familiar with the workings of the check weight bureau of the Kansas Grain Dealers' Association established in Kansas City one year ago, I can say that there are numerous causes for alleged short weights as claimed by the shippers. Of the different causes I will first mention those that have and may exist at terminal elevators.

When our supervisor first took charge of the Kansas City office we found that many of the elevator employees were very careless about sweeping the grain from the cars. There seemed to be a secret understanding between the laborers employed to unload cars and certain other parties who swept the cars. At one elevator we found sixty-five bushels of wheat in the possession of a colored sweeper, and being questioned as to how he came in possession of same he stated that he swept it from the cars after they left the elevator. Being further questioned as to what disposition he made of the grain obtained in this way he admitted having sold it to the elevator concern where the cars were unloaded. This was not an exceptional case, as many of the elevators operating in Kansas City allowed gangs of sweepers to infest their yards. This accounts for a great number of the 300 and 400 pound shortages complained of in the past. To show you that these sweepings, in the aggregate, amount to thousands of bushels annually, we found that three families made a living in one yard where two elevators were located and a short distance from this a feed store conducted a profitable business from the stealings, quite a number of the cars having as much as five bushels left in them.

Another cause for excessive shortages is lack of watchfulness as to condition of scales. Many elevators are run on the same principle that many country shippers adopt, that is presuming that because their scale weighed correctly last year, they must necessarily weigh correctly now. We have found scales with one corner or one side down; at least, one broken, and others where the pit had been allowed to fill up with the accumulations of months or perhaps years. This appeared to be simply a matter of neglect or carelessness. In the Grain Dealers Journal issue of July 10th an article was written and signed "L. B. R.," suggesting the possibility of pockets existing in elevators for the purpose of holding grain that might be carried there before reaching hopper. Hon. H. A. Foss, Board of Trade Weighmaster for the City of Chicago, ridicules the idea as being too absurd to receive any attention, but for fear there may be a few shippers inclined to believe there is some truth in the article, he explains that as grain is unloaded from the cars it is discharged into an elevator pit or boot and carried to scale garner by elevator buckets and could not be discharged anywhere else. While this may be true of Chicago elevators it will not apply elsewhere. At an elevator in Kansas City unloading grain direct from the car to the boot as described by Mr. Foss, and carried to the scale hopper at the top of the house, we found serious shortages occurring. An investigation revealed the fact that a metal valve over which the grain passed after being discharged from the buckets at the head to the receiving hopper, had an opening in same of sufficient width and length to allow several bushels of grain to pass through from each car unloaded into a receiving spout that conveyed the rake off to a garner or pocket to one side of the building instead of reaching the weighing hopper. This demonstrates that all things are possible at terminal elevators, no matter how absurd it may appear. Another cause for shortages at terminal elevators is the determination on the part of the foreman to make the house hold out or over-run. June 29th of present year we found Scale No. 2 in a certain elevator weighing light. As the weights taken on this scale up to this time

had been very satisfactory, we concluded to make a test with other scales for the purpose of locating the cause. Failing to determine the cause after making a test with other scales we had the owner of this house remove the scales and sent to the factory, where the bearings were re-tempered and sharpened and the scale again placed in the house. Another test in the presence of the state weigh-master with the scale expert, sent by the manufacturers of the scale, failed to locate the cause for shortage. We were puzzled as well as the weigh-master and the scale expert who was present, and as a last test he took the scale weights to the factory and made an accurate test. He found all the weights heavy except the 1,000 pounds, 2,000 pounds and 8,000 pounds. This being the case you will readily see that any ordinary test of the scale with the U. S. Standard Sealed Weights, one or two thousand pounds, would show the scales were comparatively correct and only with comparative test with other scales could we establish cause for this shortage. At another of the elevators we caught one of the employes in the act of sacking the grain after the cars reached the elevator, and when arrested he implicated the foreman

or broken siding, 205; leaking at draw-head, 146; leaking at end, other than draw-head, 128; leaking at side, 85; leaking at corner, 45; leaking in floor, 36; leaking at king-bolt, 18; leaking over door, 17; leaking at broken door-post, 10; cars jammed and badly wrecked, 9; worthless and unfit to load, 8. In our opinion there are two principal causes for the increased leakage during the heavy movement. First, the railroads press everything into service that will make the pretense of holding grain. Second, the shipper being busy neglects to look carefully after cars he is loading; he accepts cars that should be passed and usually intrusts the cooping to inexperienced and careless employees. You will note that out of the 4,333 cars received in Kansas City and checked by our department, 222 were leaking at grain doors. There is no question but what the cause of most of these leaks at grain doors is due to the carelessness on the part of the country shipper. To the careless handling of heavily loaded cars by train men may be attributed all such leaks as those noted at draw-head, jammed cars and a large per cent of the leaks at loose siding. Many cars in use to-day are of 50,000 and 60,000 capacity, and several instances have

rect. Now, in justice to the terminal elevators and transportation companies, would say that the country shipper in many instances charges his shortage to the terminal elevator when he is himself to blame. He will accept an old dilapidated box car, knowing that it is not fit to load and very likely if he called the agent's attention to it, same would be reported to the mechanical department of the road and taken out of the service until repaired. Much better leave your grain in the house than load it into cars not fit to receive it and have it scattered along the railroad track from point of origin to destination. Other shippers have no facilities for weighing grain out of their houses and when car is loaded compute the number of bushels by measurement, and when certificate of weight, accompanying AS is below estimate secured by measurement, they are ready to swear that they have been robbed. Still, others accept the maxim, "Where ignorance is bliss, 'tis folly to be wise," and neither weigh their grain out or measure it. I might add that usually this class of shippers have no complaints to make. Others are not careful as to the condition of their scales. To illustrate: One of our shippers wrote me after re-



A Few of Those Attending the Convention.

of the house, stating that he was taking the wheat from the cars by his order. When the foreman of the house was confronted with the statement he admitted that he was guilty, but stated that it was impossible for him to live on his present salary, and while it was not his intention to defraud his employers, he thought that Kansas farmers would not miss four or five bushels of wheat from each car. I think the several statements will convince you that the terminal elevators are responsible to a very large degree for the numerous shortages that occur.

Another cause for shortage is the large number of inferior cars furnished by transportation companies. Of 4,000 cars belonging to eight of the principal systems entering Kansas City, checked by our bureau between November 2nd and December 15th, 1,016, or 25.2-5 per cent, were leaking. During the months of June and July our department checked 4,304 cars. Of this number 827 or 19.2-10 per cent, were leaking. During the month of September there were 4,333 cars of grain weighed and checked through our bureau. Out of this number 829 or 23.7-10 per cent, were leaking. Classification of leaks with number under each head, I submit: Leaking at grain door, 222; leaking account of loose

come under our observation where cars have been struck so hard that, owing to the insecure fastening of the grain doors, the doors were shunted to one side and wheat and other grain in large quantities escapes before it is secured. This grain is usually allowed to remain where it is lost from the car and is eagerly sought after by gleaners.

Another cause for shortages is pilfering in the different railroad yards. We have found quite a number of cars standing in outlying yards in Kansas City that have been bored into from the outer side and quite an amount of grain taken out of the car in this way and a plug then driven into the hole, and the first intimation we had that the cars had been tampered with was when the steam shovel, used for the purpose of unloading the car, would strike the plug driven up through the car. Many cars are delivered to the different elevators with seals broken, and when we find this we usually note a depression of the grain near the center of the car, showing conclusively that several bushels of grain have been removed.

I have only touched briefly on some of the causes producing shortages at terminal markets, but just enough has been said to convince you that the claims made by country shippers are, in the main, cor-

recting AS sales on his first shipment of new wheat that something was wrong with scales in the elevator where his wheat was unloaded, as he had shipped 30,000 bushels of old wheat, weighed over his automatic scale, and on the 30,000 bushels his shortage only amounted to 88 bushels, including the 100 pounds illegal deduction taken from each car, and as the shortage on this car was 16 bushels, he was sure something was wrong.

As the weights at this particular elevator had been and were very satisfactory, I wrote him requesting him to test his scale with other scales. He did so and found his scale weighing heavy, notwithstanding that it had, a short time before weighed 30,000 bushels of wheat correctly.

Many country shippers, to save expense, use 50 and 100 bushel hopper scales, thereby increasing the chance for error. There are some other minor causes producing alleged shortages, but I will not take the time to mention them. Enough has been said to convince you that the causes producing shortages can be located, and, we think, overcome.

If you will pardon me for digressing from the subject assigned me, I will offer a few suggestions, that, I believe, if acted upon, will largely put a stop to this evil. First, insist on your grain being weighed

to terminal houses having both track and hopper scale. Insist on the grain being held in the hopper for weight until the light weight of the car is taken, and if a material difference in weight is noted, not allow this grain to lose its identity, but run same to a third scale and find out which scale is weighing correctly. Through the efforts of our committee in Kansas City we have caused a number of track scales to be placed at the several elevators with good results. Second, when you find that the reputation of a house for weights is not good, notify your receiver that you will not accept weights at that house and if he allows your grain to be weighed there and a shortage occurs there, hold him responsible for the shortage and he will not likely forget it a second time. I know this from experience, and, to country shippers, know your scales are weighing correctly; refuse to accept cars unfit for loading; see that your cars are properly coopered, and when loading cars to 60,000 and 70,000 capacity, double your car doors, not sparing nails to securely fasten them, and do not claim you are infallible and never make a mistake. There is no question but what the shippers of the great grain states lose thousands of dollars annually on account of these shortages. Now, it appears to me that this question is up to the National and different state associations and should be taken in charge by them and corrected. It is a duty the different associations owe their members to ascertain the causes of these shortages, and when found put a stop to it. I feel certain that every dealer in the grain growing states, whether a member of our associations or not, will cheerfully contribute to a fund for the purpose of maintaining representatives to look after his interests at terminal markets. The committee having charge of the check weight bureau of the Kansas Grain Dealers' Association have given much time and study to this work and feel gratified when they view the work accomplished. It has been a matter of education to the country shippers in the way of cooping cars that has more than repaid them the outlay of 25 cents per car. As between the hundreds of different seals used by country shippers there must be some variation which can only be kept at a minimum by careful supervision.

I trust that the representatives of the different associations present here to-day will take some action with a view of reducing the shortages to a minimum and that we will be successful.

T. P. Baxter: I have listened to the last two papers and believe they are the best I ever heard. I think Mr. Lockwood's paper should be published in circular form for distribution to the railroads and that Mr. Smiley's paper should be published in every paper in the country as it would be a good thing for the farmer to read; it would secure their co-operation and good will. The farmers who attended the Illinois Grain Dealers' Association meeting at Decatur last June were much interested and in favor of the work being done.

E. J. Smiley: The railroads fully realize that they have lost thousands of dollars as all freight is settled on the basis of elevator weights.

The paper of E. R. Ulrich, Jr., Springfield, Ill., president of the Illinois Grain Dealers' Association on "How Can the Local, State and National Association Help the Railroads," is as follows:

HOW CAN THE ASSOCIATIONS HELP THE RAILROADS.

In our associations we are banded together for our mutual protection and good. We are banded together in order that we may meet on friendly terms all who are legitimately connected with the grain business in the country as well as in the great distributing markets of America. Our aim is to live and let live; our aim is to make a fair, reasonable margin of profit for our work, a fair interest for our investments. We do not want to insure to the farmer a price for his grain that will not pay us in proportion to the risks we run.

The railroads—the great arteries of the commerce of our country through which run great volumes of trade, enriching and building up cities and making merchant princes of men. These railroads are our friends. It is our desire that they should be entitled to a fair and reasonable mar-

gin of profit for their work, for their money invested, and for their risks run. We should be and are in favor of their getting good paying rates for freight. We are in favor of their getting such business to their roads as properly belongs in the territory of each. Why is it that the railroads are often compelled to slash and cut their rates below a living basis in order to try to get their share of the country grain dealers' business? It is just here—the country dealers may not be on friendly terms; they may be overreaching and drawing grain to the road on which they operate which properly belongs to some other road. It may be that the man with his office in his hat, who has not had experience enough to know when he is losing and when making money, is drawing business out of its proper channels, thus compelling competing roads to make rates that will protect their legitimate part of the business.

We can help the railroads by going to the officials and explaining to them that by using their influence to protect our interests they are thereby protecting their own interests.

"A little leaven leaveneth the whole lump." A disturbing element at a station can upset the business for the regular dealer at that point so that there will be no good in the station for months, and draw grain so far out of its proper channel that the competing railroad or railroads must do something to protect their share of the business, and it generally ends in cutting of rates or reduction of rates below a paying basis.

We favor higher rates, if rates are not high enough to be on a paying basis. We favor rates that are stable as nearly as it is possible to keep them. We know that some of the railroads are so poverty stricken that their equipment is far below the requirements of the trade. The master of transportation of one of our heavy grain carrying lines recently informed me that his road was needing 5,000 more cars at that time than it possessed in order to handle their business as it should be handled.

The general manager of the same road in his annual report stated: "It is nevertheless a conspicuous fact that railway freight is carried in immense volume at unnecessary sacrifice in consequence of competitive struggles."

Now, I candidly believe that the local divisions, the state association, and especially the national association, can bring some influence to bear through the efforts of our members individually, and through our organized bodies taking the matter up whenever occasion offers with their officials, that a great deal of this unnecessary friction between competing lines over the handling of the country grain business can be remedied and carried on much more smoothly and on a better paying basis than has been the case of late.

The railroad officials readily see the point when the matter is presented in its proper light, as I know from personally having approached a number of them on the subject. From what I learn, some of the western roads, in fact, a number of them, see that our associations can be and are of untold benefit to their roads in this respect.

Gentlemen, I advise you to take this up through a proper committee and to see that some well gotten up reading material along this line is distributed amongst all the proper railway officials and amongst all the regular grain dealers of our different associations. Then probably if the railroads see that we are heartily in favor of their having a reasonable and fair recompense for the services they render, for the risks they run, for interest on their investments, etc., for wear and tear on their rolling stock, machinery, etc., then they will be more in favor of helping the elevator man than some of them may have been during the past.

The association then adjourned to 10 a. m Thursday.

THE BANQUET.

The banquet served in the ladies' dining room of the Grand Pacific was a surprise to all, and one of the most enjoyable events of the meeting. The tables were very tastefully decorated with candelabra and ferns. At each plate was a carnation and menu card. On the front of the card under a spray of wheat was the following:

BANQUET
to
GRAIN DEALERS' NATIONAL
ASSOCIATION,
Given by
CHICAGO DEALERS
at the
Grand Pacific Hotel,
Wednesday, October 18,
1899.

The bill of fare was headed "Feed-stuffs," and included the following palatable dishes:

Open Your Receiving Sink for
Buzzard Bay's
Kalamazoo Hay. Clipped Radishes.
Hot Corn.

Belt Oil, Cream a la Reine.

Bucket Shop Suckers, with Brown Butter.
Low Grade Skinned.

Bull Sprouts, Perigneux.
Bermuda Green Seed.

A Flyer on Toast.
No. 2 Mixed.

Aromatic, Plugged Load with Crackers.

Elevator Cups Filled.

During the serving of the feast an orchestra furnished music, which was enjoyed by all, and each was in a humor to listen to "Spoutings" when Toastmaster H. H. Peters opened the program with the following words of welcome:

Mr. President and Gentlemen:

I esteem it a great honor that I should have been delegated by the Chicago grain dealers to welcome you on this occasion, and it is pleasing, indeed, that we have with us representative men from the great states of both the Ohio and Mississippi valleys, and even beyond, men who are not only leaders in their respective localities in the business of handling grain, but are prominently identified with other important interests, such as mining, manufacturing and transportation. It is appropriate, then, that we should pause in the midst of a period of greatest prosperity in the nation's history, hold mutual and pleasing converse in this leading commercial center of the great west—the leading grain market of the world—and while exchanging ideas relative to business matters rejoice that the prosperity of our country is benefiting the agriculturist, manufacturer and merchant alike. The great transportation lines, both land and water, also have prospered with dividend-paying rates, and an unparalleled traffic in handling a rapidly moving commerce to meet the requirements of a prosperous and happy people. So, gentlemen of the several central western states of the Union, I bid you thrice welcome.

Mr. Peters then introduced W. T. McCray, president of the Grain Dealers' National Association, who responded to the toast "Our Host," with the following:

OUR HOST.

We, who are strangers within your gates, would be unmindful of our privileges and unappreciative of the courtesies extended to us tonight, did we not express to you our thanks for the pleasures of this evening's entertainment. To come together and spend a few hours in social enjoyment, to get acquainted and exchange ideas with one another, is good for the receiver as well as the shipper. We each have our place in the great chain of business affairs and are each dependent upon the other for his success. Man is by nature inclined to friendliness to his fellow beings, and such occasions as this develop this faculty, broaden our sociabilities and make us more charitable one toward the other. The great Napoleon has said that "Force might subdue nations, but friendship alone can bind them together."

Such occasions as this give us an opportunity of becoming acquainted with your social natures, and acquaintances here formed may ripen into friendships that will be enduring to the end of life. It has often been said that but little fraternal feeling is manifested in this great and rushing city, and that each one lives for himself, with no thought for his neighbor. Such pleasant gatherings as this go far to contradict that statement and stamp it as a remark of the envious and faultfinding. It is a fact well established and understood throughout the enlightened world

that whatever is undertaken by the people of this wonderful city is carried to a successful finish. It is furthermore proven beyond controversy that she gives royal entertainment to her invited guests, who, when they take their departure, sing songs of praise for her generosity, her hospitality and her magnificent way of doing things. We are soon to separate and return to our homes and loved ones, and the events of today will pass into recollection, and the associations of this evening will be a most pleasant memory.

In behalf of the visiting members of the Grain Dealers' National Association, for the pleasures of this festive occasion, I thank you.

R. S. Lyon read a response to the toast "Chicago Board of Trade," from which we take the following:

CHICAGO BOARD OF TRADE.

I need hardly say that it is a great gratification to be present with you at this time, affording so favorable and pleasing an opportunity to meet the members of the Grain Dealers' National Association. I am especially gratified because the Board of Trade, which I have the honor to represent, is intimately connected, as you all are aware, with the grain trade, and particularly with the great agricultural states of the Mississippi valley.

The Chicago Board of Trade, gentlemen, was the natural outcome of the demands made upon the city of Chicago, so exceptional and wonderful in its geographical situation for marketing the grain crops of the west, for providing the economical handling of grain and means and ways required to realize on the grain even before it should arrive in the market; thus was gradually perfected that system of selling for future delivery which supplies the farmer and the grain dealer when he requires relief, without regard to the actual existing demand. This system, oftentimes but partially understood and which by the ignorant has been unscrupulously denounced, is one of the most useful and beneficent systems devised for the safe conduct of business, and for, in a special sense, the protection of the producer himself. It does not leave him at the mercy of an overloaded market, but distributes the sale of his property throughout the year and always and constantly brings to him the prospective demand, so that he need not sell at low prices under conditions of a present excess of supply.

THE SHIPPER AND THE CARRIER.

Toastmaster Peters: I would feel derelict in my duty did I not express to you the extreme pleasure I have in introducing to you a man who is so closely identified with the interests of the grain shipper that the interests of each may be called mutual. The gentleman whom I now have the honor of introducing will tell you of the relations between the shipper and the carrier—Mr. M. J. Carpenter, president of the Chicago & Eastern Illinois railroad.

Mr. Carpenter responded:

Mr. Toastmaster and Gentlemen: When my friend, Mr. Sawers, asked me to respond to a toast, I little dreamed I would find so great a number present. My experience has not been in the line of buying grain, but my relations with the grain dealers have always been friendly. I have never known of a mean thing being done by a grain man. I will relate a little instance of a man with a scale, not a scoop or a hoe. He was a good natured grain buyer in Minnesota. The law there compelled the grain dealer to use a tester. When he used it he could fill it so as to make the grain test 58 pounds, but I did not know how and would make the same grain test 60 pounds. He liked heavy weights and soon married a widow weighing 180 pounds.

I worked for a farmer once. He had 150 bushels of grain he was holding for an advance. When he sold the grain he thought he did not have all that was coming to him, so he got me to look over the figures (for I was good at figures), and I found he had been overpaid \$1. He said he would return the dollar to the grain man. The next year I worked for this grain dealer and I told him this instance. He said he never received the money, but would speak to the farmer, and if he got the dollar, would give it to me. Well, he got the dollar and gave it to me. That is the only money I ever made on wheat.

When I was an operator in Austin, Minn., I knew a 225-pound grain dealer who had a number of buyers at various stations. He had some message he wanted sent to them at once, but the wires were not working

right, so I could not send them. We passed a few uncomplimentary remarks. He wiped up the floor with me and reported me to headquarters. I was asked by the officials to apologize, which I did. I told the dealer I regretted very much that I had lost my temper and assaulted him and that if he had any dislocations I would be willing to come around and sit up with him. After this apology we were the best of friends.

I can see what a great force the grain dealers are. I know a grain dealer is a man with some money, good judgment and not a pessimist. He is a builder of the world, not a faultfinder. You can do a great deal to help the railroads. Forgive the young station agents who have the big head. I was one. Say a good word for the railroads. I have been in the business for thirty years and find that a man's advancement is due to his ability to get along with the patrons. You supply all the people of the United States and Europe with the bread they eat and it would be hard to get along without you. I wish you were on the right side of the market always, and hope you will be rich in this world and respected in the next.

BULLS.

Toastmaster Peters: 'Way back in ancient times, hundreds of years before Christ was born, there were brazen bulls, used principally for burning to death by enclosing within the brazen image any disagreeable person. Hundreds of years after Christ's birth human bulls made their ap-



Toastmaster H. H. Peters, Chicago.

pearance, and to come down to the more modern period, we find occasionally some heavier and some "Leiter" bulls, among whom are a few "Armour-ed" ones. We have with us tonight several gentlemen from that grand state of Ohio, the state that not only produces presidents and statesmen of renown, but has also produced a man who can tell us of the bulls of modern commerce. I have now the honor of introducing Mr. J. W. McCord, of Columbus, O.

In responding Mr. McCord said:

Mr. Toastmaster and all the other of the bulls (no bears included): Our vice-president, H. S. Grimes, of Portsmouth, O., is the gentleman who should have responded to The Bulls tonight.

In his letter to me excusing himself from attendance on account of sickness, he says: "Please extend to Mr. Clark my regrets and ask him to assign my toast, The Bulls, to some bully fellow." Mr. Clark insisted that I should take the assignment, and I am at a loss to know why he should so quickly decide that I was eligible to be classed as a "bully fellow." I think he should have assigned it to that ferocious Lyon, who sits a short distance to my left and has general supervision of the bulls.

However, I profess to know something about "bulls" of all kinds. I had the mis-

fortune once in my boyhood days to engage in a foot race with a bull. He was one of those lean, lanky fellows, born and bred in the hoop-pole district of Ohio, and, judging from his general make-up, was a very near relation of the celebrated razor-backed hog, for which southern Ohio claims to be the originator. I shall never forget that great and only athletic effort of my life. I got there, but I never knew how.

This episode in my life has often been brought fresh to my memory in after days, when I have been engaged in conflict with that modern bull of man's creation. You all know how it has been with you; just one ending as a rule; I need not mention it.

But bulls as beasts of burden and drawers of loads and producers of porterhouse steaks are a different kind of an animal from the bull that more particularly interests we country grain men, especially those of us not holding membership in the Chicago Board of Trade. (No reflection on Chicago, or even the board.)

Some very good bulls have been bred in Chicago; at least the farmers and country grain dealers so expressed themselves publicly in the memorable days of Hutchinson, Harper, Leiter and other notable bulls.

I hope by careful interbreeding that more bulls of this excellent strain may be produced here in Chicago and elsewhere.

One of our modern dictionaries defines the verb bull as a term to signify the raising in prices of commodities, stocks, etc.; also defines bull, the noun, as the male of any large quadruped; the Pope's edict; a blunder (an Irish bull, for instance).

Then ancient mythology treats of the "sacred bull," at whose shrine the heathen worship.

We have bulls in these modern days at whose shrine we all worship more or less, when the weather and other conditions seem favorable to us.

Without the animal bull, what would we do for our roast beef? Without the modern bull creation of the grain trade, how could we find an opportunity for the disposition of our large accumulation of profits in the grain trade, or rather the redistribution of profits.

As for me, gentlemen, I am a bull, first, last, and all the time. The uplifted head and erect tail of the grain man's bull as generally portrayed is emblematical of our brightest and most seductive hopes, that always aspire upward and onward to the time when we shall make a ten-strike on a bull market.

THE MAN WHO WEIGHS OUR GRAIN.

Toastmaster Peters: We are favored tonight in having with us a man from that glorious western state, a state populated by that class of sturdy patriotic citizens which make states great, a state said to enjoy the smallest percentage of inhabitants that can neither read nor write of any state in the Union. I have the honor of introducing Mr. M. McFarlin, of Des Moines, Ia., who will tell us of the man who weighs.

In responding Mr. McFarlin said:

But what about the weighman? In my long and honorable career it has not been my pleasure to personally know one of the gentlemen who lives most of his time in the belfry of an elevator, so I can describe him only by hearsay—by the process of induction, as it were. I figure him out to be ethereal, from his dwelling place in the belfry; as being octopus-like, with an eye in each oct, from his having to look after the sweeping of cars clean, to get all the grain weighed, and also see what part of the car leaked; to explain the shortages and be able to "make a note on't," all the time being in the belfry; and of great moral stamina, to withstand all influences that arise from rarefied air, dust, noise of machinery, loneliness, fear of cyclones and all influences whatsoever. All in all, a sober, hardworked, moderately paid fellow that we countrymen should know better personally. If there are any of the gentlemen here, we would like one to stand up, that we may see one in the flesh—after I get through.

Terminal weights on grain is an ever-present and live question. My present knowledge goes but little beyond Chicago and the seaboard—New York, Philadelphia, Baltimore and local industries. Just why grain from Iowa should weigh out better at elevators on the seaboard, after being transferred to eastern cars, and going more than double the distance, or more at local industries, that weigh for themselves, curious circumstance. Perhaps the damp air on the way explains it. However, I am

free to say that the terminal weights in Chicago, and most markets, are better than they were ten years ago, and I believe they will improve still more.

Not over two years ago a private elevator here that bought considerable grain in Iowa weighed on track scales, but has changed to hopper scales now. I understand that some private elevators yet use old, small hopper scales, requiring most cars of grain to be split. Such facilities do not do good, accurate work, and hurt any market. I am also free to say that a great deal of carelessness is yet permitted by the country shippers in cleaning and cooping cars, and not all the shortages can justly be charged to the terminals. They have enough to answer for, so let us do good, careful work and provide good scales at loading points.

CLAIMS.

Toastmaster Peters: Hark! once more Ohio comes with a claim. I do not know what sort of a claim our Ohio friend has, but if it is of the Chicago kind, I would suggest that we call the roll to see that none but the faithful are present, eject interlopers, extinguish the lights, and speak in a whisper. I have the honor to announce that our "claim" friend hails from Lima, O., and his name sounds like A. E. Clutter.

Mr. Clutter said:

Mr. Toastmaster and Gentlemen: I am caught short and have no margin, and do not think I can say much on claims. In the grain business a man is generally a long time forgetting what he was a short time learning. I might say a few words on storage. I have bought grain on the road and learned a number of things, and one is to keep from storing farmers' grain.

I knew a firm that had two stations leased from a railroad and they confined most of their business to the home station. A change came in the management of the road; the new management was anxious to increase the business of the road. A young man came who wanted to lease an elevator. As the railroad found this one elevator not paying very well, they notified the firm to give up the lease when it expired. This young man soon took hold of this elevator, which had a storage capacity of about 10,000 bushels, and he commenced to store for farmers. As fast as the grain came in he shipped it out. He soon had stored many times the amount of grain the elevator would hold. Finally he got together all the grain he could, sold it, and left for Canada. Now you could not get a farmer in that locality to store grain. Farmers who expect something for nothing don't get it, for dealers generally take a way of their own to get storage.

DISCOUNTS.

W. R. Breckenridge, of Kankakee, Ill., in responding to the toast, "Discounts," in part, said:

The joys of agreeable things are said to be enhanced by contrast with things disagreeable, so while we have these objects here I hold up Discounts, so that we can kind of look him over and digest him along with the frappe. This tough old discount is the bete noir of the country shipper—a most unwelcome guest when he comes into the office to do business. To get rid of him it is usually necessary to buy him off, when you think you have taken measures to head off his further visits and are feeling a cheerful pride in the success of your improvements, supposed to be "discount proof," he bobs up again as cheerful and exasperating as before, perhaps demanding the whole thing, excepting freight.

Hence my dislike of this subject made me a little shy about bringing it into the festivities, but the committee insisted. They say (and what they say must be true) that some interior dealers down east run a discount bureau in connection with their business—a sort of discounts made to order—and I can readily see that with unscrupulous dealers there is ample opportunity to work the shipper who sells to them. Shippers have to learn who these parties are by experience. It is generally costly; then they go to another school, try another method, perhaps, and learn all over again. Hardly ever graduate.

I had a peculiar case some months ago. I sold some corn to a certain eastern interior dealer and, in due course of time, got a claim for shortage and discount on a certain car. The car had been directed to a small town. At first I did not notice anything out of the usual order, but later on, while sorting over a choice lot of

claims, I noticed and was struck with the peculiarity of the signature on weight check. It was signed John Nil—N-i-l.

Now, I knew that the word nil was Latin for nothing. My curiosity was sufficiently aroused to investigate. I found the place was a town of about 500 people, in Pennsylvania. I wrote to the postmaster there and asked if there was a man in that vicinity by the name of John Nil. He returned my letter with the endorsement, "No such person in this community." I did not push the inquiry further, but the conclusion is plain.

The eastern dealer gets taken in sometimes by western shippers, but it is the honest, regular dealers we are talking about now. They are the ones who suffer most by irregular discount methods. But for good, all around discounting ability, I think Baltimore easily heads the procession.

The country shipper handling grain on a narrow margin gets an enticing bid from Baltimore on mixed corn. He hesitates at first—he remembers past experiences and has oftentimes resolved to go and sin no more—but he notes that the difference between steamer and mixed is a mere trifle of 1½ cents per bushel. The bid is better than other markets are making. Suppose a few cars do grade steamer, the average will be good. So he lets go a few thousand bushels.

About the time the grain arrives he is appalled to discover that the difference has widened to 4 to 4½ cents per bushel, and his corn is grading steamer with great regularity. I don't know, but it strikes



Director Ed McCue, Pittsburgh, O.

me that the "rake off" in Baltimore and kindred markets must be a valuable thing to somebody and we have all contributed to the fund.

Yes, brethren, the discussion of this subject, Discounts, is not one to induce hilarity on any occasion. There do not seem to be any fixed rules about the methods of discounts. They are sort of go-as-you-please affairs and will always continue to be till mankind is ready to adopt the sentiments expressed in the well known lines of Robert Burns:

"Then let us pray
That come it may,
As come it will for a' that,
That sense and worth o'er a' the earth
May bear the grace and a' that,
For a' that and a' that
It's coming yet for a' that,
That man to man the world o'er
Shall brothers be for a' that."

Can a more speedy relief be obtained? I think it can. How, I leave that to wiser heads than mine to determine. But I believe it will be done. Out of the work done in this and kindred associations I look to see a better order of things.

Though jumped on, it will be as fresh and lively as ever tomorrow, and you will meet it when you get home. About day after tomorrow you will walk into your office. A two days' mail is on the desk. You pick up a certain letter—a fat one with two stamps on it—cut it open, draw it, open up the contents. What do you find? Here it is again:

Jones & Robinson.

To The-Do-Em-Up-Brown Co.

Claim for Discount.

Car No. 1313.....Steen Dollars
Please remit.

P. H. Monks, general agent of the Blue Line, was next called for and sang "Casey's Ball," to the delight of the banqueters. An encore was insisted upon and Mr. Monks responded by reciting "Mahoney's Fenian Cat."

J. N. Wooliscroft, chairman of the Cincinnati delegation, was called for and spoke in praise of his beloved Cincinnati, and told the dealers to look out for the Southeastern business.

C. S. Maguire of Cincinnati followed. After twitting the preceding speakers on their defective knowledge of Biblical characters who figured in the grain trade, he said that the first grain dealer he had learned of was Moses, the next was Maguire & Co.

Toastmaster Peters next introduced a protege of Joe Griffin, who immediately proceeded to swallow knife blades, cigarettes, firebrands and a sword 27 inches long. He then wanted to swallow any coins found on persons present.

Edward A. Armstrong of Chicago gave a strong reading of "How Ruby Played," which won prolonged applause.

The orchestra's rag time numbers started the gay members on a cake walk, and shortly after they were dancing with chairs, screens and any old thing.

The most pleasing and best attended banquet the trade has ever had was over, and those so fortunate as to be present involuntarily passed many complimentary remarks about its success.

THURSDAY MORNING SESSION.

The secretary announced that the affiliation of the Western Ohio and Eastern Indiana Associations had been completed and twenty-nine new members added to the association. Applications for membership and payment of dues were called for.

W. R. Breckenridge, of the Membership Committee, was made secretary of the committee to accept applications.

The report of the Auditing Committee to the effect that the treasurer's report was O. K. was received and accepted.

John Ross, Brookston, Ind., addressed the convention on the advantages of membership.

D. Hunter, Hamburg, Ia., read a paper on bidding irregular dealers, from which we take the following:

BIDDING IRREGULAR DEALERS.

Bidding irregular dealers has been one of the worst evils that the country dealer has had to contend with in the past. Thanks to association work, there are only a few track buyers and commission houses that persist in bidding this class. We urge the local trade to withdraw their patronage from each and every person who continues to solicit the business of the irregular fellows; in fact, we believe this is the only way this evil can be eradicated. When we once get the track buyers to understand they cannot buy a single car of grain from any regular dealer in the territory they bid, they will be very slow in quoting any but the regular trade.

When a track buyer once gets himself in bad repute with the local trade, he will begin to look back over the past and wonder where the trouble is, but he has only to ask the secretary of the local association to find out. You will have much smoother sailing if you gain the good will of the trade and keep it. We admit you have a legal right to bid whom you please, but you have no moral right to do so. When you bid an irregular shipper, you at once injure the business of one or more regular dealers who have spent years in building up a trade for themselves, and the railroads as well, and who were the foun-

dation of your business. It is not wise, neither is it profitable, for the railroads to have irregular shippers, for they always cause them more or less trouble, and the railroads know it better today than ever before. It has all been brought about by association work.

Five years ago, had you asked a track buyer to stop bidding a scalper, he would scornfully have told you that he would buy grain from any person who desired to sell it. Now you ask them to stop it and 99 per cent will tell you that they are pleased to receive the information and will drop Mr. Scalper at once. Occasionally some track buyer will be asked for a bid by someone who is not a dealer, through negligence or cussedness, and without waiting to investigate the matter he buys the grain and begins to inquire into it afterwards. Some of them say, when asked about it, they thought he was a regular dealer, and they will not bid him again. The facts are, they did know he was not a dealer, but they saw a little brokerage in sight, and figured they could explain it away. These explanations are flimsy and will not go down with a well organized association, because they know you have at all times had a list of the regular dealers in the territory in which you bid.

Country dealers, after having their business demoralized for years, begin to realize the necessity of asserting their rights, and from this time on you can rest assured they will not be slow in turning down the track buyer who persists in injuring their business. There is another class of receiving houses who make a practice of receiving consignments from farmers, merchants or any person who sees fit to consign them grain. When asked about the matter, they say: "We dare not, under the law, refuse to sell consigned grain; we will handle all such to the best advantage and make returns accordingly." Now, these are not facts. We have had the opinion of first-class lawyers on this question, and they say there is no law to compel anyone to handle another's grain if he does not wish to do so.

E. A. Grubbs, Greenville, O.: I think a good many country dealers are careless about giving farmers weights on the back of envelopes, which come from receivers. He saves paper, but makes scoop shovel men.

A. E. Hartley, Goodland, Ind.: I am guilty of being careless in letting farmers and others see bids. But I feel that we are dealing with receivers who will not pay any attention to these people.

A. E. Clutter, Lima, O.: Waste baskets collect circulars, letters, etc., the janitor burns them. Perhaps the wind blows some of them away and they get into the hands of the farmer and scoop shovel man. We send all our waste paper to the elevator and have it burned. Letters stuck up on racks on the wall where all can see should be turned the other way or not put up.

T. P. Baxter, Taylorville, Ill.: There are a number of ways that receivers' names are gotten. One is by irregular dealers asking the station agents. The Illinois Grain Dealers' Association is now compiling a book of all the regular dealers in the central part of the state. These books will be furnished to all receivers. The list will be corrected monthly. The receivers will confine their bids to names in the book. We expect grand results from this.

H. L. Bushnell, Hoopeston, Ill., read a paper from which the following is taken:

I am much pleased with the papers that have been read to you here and believe success will be sure, if we continue in the same line. I have been in the business twenty years as solicitor, buyer and country dealer. The question of selling on track is of vital importance to the local dealer. Unless we hold ourselves in readiness to make prices on grain, we must get out of line. I would not decry the usefulness of the commission man, for I believe there are times when dealers should not accept bids.

But I believe track selling is a feature of the grain business that has done us

local dealers much good. I like the idea of bids coming to our office each morning, but think they should be as private letters and not on postal cards. During the last six or seven years the question of selling on track has become paramount in our section and we fully believe our business is more satisfactorily handled this way. It has some disadvantages, such as getting cars. You notify your agent that you want cars and they do not come; then you get a notice of advance in freight. There ought to be some way to take this matter up in a forcible manner, so to call the attention of the railroads to furnish cars to track buyers as per the terms of sale.

I have great faith in the association and in the Grain Dealers National Association. They will make the grain trade a business that can be more thoroughly regulated. I would not banish this way of doing business or hurt the legitimate commission man. We all, track sellers and consignors, must work together. We must all be together, because I believe all these elements together will strengthen our business.

John Ross, Brookston, Ind.: I think we ought not to keep our business a secret. I am not ashamed to tell the farmer what margin I work on. The track buyers are an honorable body of men, under existing circumstances how

our rights under the law and demand them. I believe if the Grain Dealers' National Association takes this up the dealers will get a better distribution of cars.

A. E. Clutter: An important point is this: We sell grain, freight rates advance, grain is still held on account of scarcity of cars. Why is it that country dealers can not ship out this grain at freight rate in force on date of sale, same as Chicago shippers? We should demand this privilege.

H. L. Bushnell: I realize the essence of our business is the delivery of property sold within the time specified on bill of sale. If we meet the railroads half way they will meet us. Cars are scarce, the railroads must increase the number of cars and service. It is to their interest to do so. We are working for the railroads and I believe if we take this matter up in the right way they will co-operate with and help us.

Mr. McFarlin, Des Moines, Ia.: I agree with Mr. Bushnell in working in harmony with the railroads. They are los-



Snap Shots at "Bears."
Lockwood, Sawers, Baxter, Breckenridge,

long will they be in business? You notify the agent to furnish you cars, but the sun will rise and set many times before you get them. We had a farmer who said the grain dealers robbed them. He went into the grain business, bulled the market and sold 20,000 bushels of corn at 25 cents. He could not ship the corn, cars being scarce; corn went up to 30 cents, farmer told buyers to go to hell and wiped the trade off. He continued business until June, the time corn commenced to sweat. It will now take the farmer five years to settle up. I think the average grain dealer comes nearer being a Christian man than any man I know of mentioned in either the New or Old Testament. If the Christian world would follow the principles laid down by the country grain dealers there would be less stealing at terminal elevators. You can beg for cars from the railroads, but time passes and you get no cars. Can you explain this shortage? Not so much grain shipped this year as formerly. This car shortage is a serious question. We must avail ourselves of

ing money by not having better facilities. I believe they are using cars for a higher class of freight. If the Grain Dealers' National Association would formulate a feasible plan I think the railroads would adopt it.

W. B. Newbegin, Blue Mound, Ill.: I do not think that the railroads increase their rolling stock in proportion to their increase in mileage.

M. McFarlin: The railroads are losing money every day by not being able to take care of their business. All roads are increasing their rolling stock. Prosperity came upon them too quickly.

G. B. Van Ness, of Chicago, being unable to attend, his paper, "Buying on Track," was read by the secretary. It is as follows:

BIDDING ON TRACK.

It appears on the program that another paper is to immediately follow this one on the subject of selling on track; this subject is so nearly like the one on which I have written that it might be inferred that something of the nature of a debate was intended. I do not understand that this is the case, and will therefore endeavor to

present the subject as it appears to me from my side. If I trespass on the subject of the gentleman to follow, I trust he will pardon me. If we touch on the same points and agree, it will strengthen the probabilities of the correctness of our conclusions. If we disagree on any point, I sincerely hope that the correct view will be so clearly presented that the error of the other will be apparent, and thus enable us to right ourselves.

The track bid method of marketing the grain crop has proven so popular that its adoption has become almost general, and I think it might properly be termed a step forward in the evolution of the grain trade, of much importance and economic value, but which has not been unaccompanied by some drawbacks. It has been a step forward in that it secures the more economical marketing of the crops, without necessarily reducing the profits of those engaged in handling the same.

Under the old consignment method the distribution of grain was often uneven, some markets at times suffering from lack of receipts and resultant high prices, while competitive places were glutted and the grain could only be disposed of at a loss to shippers. The high prices at the one place and the low ones at the other would induce the country dealers to head everything for the high markets, with no better results, and consequently they would have to buy on much larger margins than at present in order to protect themselves. Such a state of affairs is of no benefit to anyone, unless it is the professional speculator.

At present the country dealer receives card bids each morning from the various market centers, which show him at a glance where the grain is most needed, and where he can secure the highest prices for the same, and thus a condition such as I have described is prevented. In other respects it is an advantage. By removing a large part of the element of risk and speculation, it tends to make the country dealer more strictly a business man, and by increasing the circle with which each must trade it improves us all intellectually and socially and makes us broader and fairer minded.

The many industries which are springing up in places that are not market centers find that they can secure their grain cheaper by bidding the country direct than by drawing it from the large distributing points, and in order to meet this competition and that of those markets less favorably situated, which could not obtain sufficient on consignment to meet their requirements, all markets have been obliged to adopt the method of "track bids." That the custom has come to stay there can be no doubt, so it is important that we should apply ourselves to the correction of such annoyances as have come to us with the system.

Undoubtedly the greatest number of misunderstandings arise from the question of discounts on grain missing the grade which the contracts provide shall be delivered, and it is to this phase of the subject that I wish to pay particular attention, in the hope that I may suggest something that will tend to lessen the troubles of the trade.

There is but one remedy that can possibly entirely cure this sore spot; that is for each dealer to fill his contracts according to their terms. This is practically impossible in all cases, but a large improvement over present methods of filling contracts is possible, and it is a noteworthy fact that those who are loudest in their complaints are often the ones who are the most negligent and careless in their way of filling their contracts.

Most dealers state on their card bids that grain missing grade will be taken at market difference on day of arrival, and I believe that a fair interpretation of this term means that the seller who accepts it must deliver grain of the grade he agrees to, or some so near it in quality that he may reasonably expect it to grade. If a person sets up a target, turns his back to it and shoots in the opposite direction, it cannot be reasonably said that he misses the target, and it is equally true that if a person sells No. 2 yellow corn and delivers corn which inspects No. 4 or no grade, it cannot be reasonably said that the corn missed grade. This may seem an exaggerated illustration, but it explains the point. Common sense should tell sellers that track bidders want the grade of grain they buy, but have inserted the term in regard to grain missing grade to render trading less risky for the seller. In most instances the track buyer is unable to deliver off grades on his own scales, but must fill them with the grades specified in his contracts.

Equally important with the matter of filling contracts with the grade contracted is the matter of filling them in the time agreed on. Dealers generally sell the grain as fast as they buy it, so that soon after the country dealer sells it there is a string of contracts reaching, in some instances, clear to Europe, depending on the delivery of the same by the first seller, and any disarrangement of these contracts and contracts growing out of them, such as vessel room, etc., will likely prove expensive. Freight changes are frequent and far reaching in their effects, and not always visible to the naked eye, and, together with market changes, not only the ups and downs, but relative changes often cause heavy losses if contracts are not filled in time. I am firmly convinced that by far the larger proportion of complaints about discounts are due to a lack of understanding of the conditions ruling at the time in the market where the discounts were made. It is impossible for a country dealer to understand all the conditions that surround the trade in the market centers, and they should not condemn buyers when a discount appears unreasonable or erroneous without asking for an explanation. A common practice is for a dealer to pick up a market report, compare prices therein quoted, and if the discount looks large, complain that he is being wronged. Now, I believe that it is well for the seller to watch things closely, even though he has the utmost confidence in the buyer, if for no other reason than to protect himself from mistakes, but I want to emphasize the fact that while price currents will give a fair general idea of values, they are of no importance in the determining of values in any specific case, for these reasons: First, they do not contain rec-



Director Arthur Sawers, Chicago, Ill.

ords of all sales, but only those which traders feel it is not to their disadvantage to give; second, quotations are bunched under few headings, whereas the trades quoted are based on scores of different terms and billings, each of different value. The markets are no longer "open," many of the more important trades being made on private terms and in consequence track buyers are forced to make discounts that often appear arbitrary.

The question of the right of buyers to wait until grain arrives at their elevators before accepting or rejecting the original grading of it has been called attention to by the many articles in regard to it in a leading trade journal. Section 13 of Rule 23 of the Chicago Board of Trade reads as follows:

"Whenever grain . . . is sold by sample, the purchaser must accept or reject such grain . . . by 12 o'clock m. of the business day next succeeding the day of sale, unless it shall have been impossible for an official Board of Trade sampler to sample such grain . . . during that time. If it is impossible to sample such grain . . . within the time specified, such grain . . . shall be sampled as soon as possible thereafter by the official grain . . . sampler, and the purchaser must accept or reject such grain . . . immediately after the report of the official sampler is made."

Some years ago, when practically all the commercial grades went into "regular" elevators, the proprietors of which were interested in the grain as custodians only, the trade by common consent allowed the reinspection of grain at those elevators, because in those days each car was unloaded in its turn, practically none being delayed for an "unreasonable" length of time; it facilitated the handling of cars

and amounted to no more than the correction of errors in the first inspection, the reinspection being brought about by neither interested party, but for the common good. Since then the methods of handling grain have changed; much of that which used to go through regular elevators now goes through private houses, the proprietors often being interested in the grain, and at times the cause of the delays in unloading. These new conditions clearly make it a hardship to place upon the seller the risk of the lowering of grades by reinspection at elevators, unless so specified in original contracts.

The rule above quoted plainly indicates where the seller's risk ceases and the buyer's risk begins, but to bring it up to date it should be amended so that grain sold "by grade and to arrive as mentioned in it."

L. T. Hutchins, Sheldon, Ill.: For 30 days I did not receive 10 cars and had order in for 30 or 40. We had a lawyer draw up a memorial and presented it to the officers of the Big 4 at Cincinnati. Now we are getting cars.

H. Hemmelgarn, Chicago.: I have sued railroads, won my point and they are not afraid of me yet. The railroads now carry in two cars what they used to get into three, so their facilities are somewhat increased. Do not jump on the railroads unless you have just cause; it is their bread and butter to haul freight.

M. McFarlin: I think when a man has grain to ship in good faith, can't get cars and the freight rates advance, that the railroads should haul the grain at the old rate.

H. A. Foss of Chicago, read a paper on the "Condition of Grain Cars Upon Arrival," which will be published in the next number.

M. McFarlin: I move a vote of thanks be tendered to Mr. Foss for his interesting talk and his honesty in uncovering the unscrupulous. Carried.

At 1:15 the convention then adjourned for luncheon.

THURSDAY AFTERNOON.

Work was resumed on the morning's program.

Alfred Brandeis of Louisville, Ky., secretary of the Southern Grain Association, read a paper on "Object and Work of the Southern Grain Association," from which we take the following:

WORK OF THE SOUTHERN GRAIN ASSOCIATION.

Prior to 1880 the grain shipping business was done in the southern part of the country same as in other parts of the country. Sight drafts were attached to bills of lading. About 1880 the trade began to take more interest. As it grew larger some of the older houses that held the biggest part of the trade began to issue drafts payable on arrival. This enabled irresponsible persons to sell and take up draft if they saw fit. Soon payable on arrival got to be payable at pleasure. This put good, solvent merchants in rather a tight position. Then a large number of brokers started in business. They were a great source of trouble. They would get hard up for stuff; no written contracts being used, they would make claims that they had made sales. In those times there was a fair margin in the business, so dealers could get along.

It was thought feasible to have a meeting of those who shipped into the southern states. Louisville was interested and we visited various markets and found all willing to do something. A meeting was called for Louisville last spring and an association formed. It was decided that all sales were to be made subject to weights and inspection of the market from which the shipment was made, official certificates of weights and inspection to be final between buyer and seller; the buyer to be required to pay drafts with bills of lading or official certificates of weight and inspection attached upon date of first presentation.

Twenty-five thousand circulars were issued and sent to southern dealers, showing the object of the association and the members. Many were glad the associa-

tion had been formed, thought it would stop overbuying, and opposition soon melted away. Soon members began to get business from all over the south on the terms of the association. The result is that 90 per cent of the business is being done more smoothly and all are pleased. We want the support of all.

About all the grain entering Louisville is weighed at the Kentucky public elevator, which has a capacity of 550,000 bushels. Louisville has four large receivers who never ship a car outside of the city limits without it is weighed and transferred to another car. All grain going across the river pays one cent arbitrary fee.

E. J. Smiley, Concordia, Kan.: In 1898 Hoffman & Co., of Enterprise, Kan., sold two cars of flour on a "shipping order" bill of lading to a Waco, Tex., firm. The drafts went through the Kansas City bank and arrived at Waco. One of the firm to whom the flour was sold was an officer in the bank and in some way secured the flour without paying the drafts. Suit was brought and the shipper lost. A "shippers' order" bill of lading is of no value to a Kansas shipper, according to the Appellate Court of that state.

W. T. McCray exhibited a very unique certificate of weight, which showed the grain had been unloaded into barrels and each barrelful weighed. There were 247 drafts and the receiver claimed a shortage of 480 pounds.

A. E. Clutter: Anyone doing business in Virginia or West Virginia better find out the laws and know who he is doing business with, as the laws in those states are in favor of the rascal.

L. T. Hutchins, Sheldon, Ill., gave a talk on "Overbidding in Local Markets," from which we take the following:

OVERBIDDING.

This was once the question of the day. During the last ten or twelve months a dealer would be foolish to overbid, as elevators are now full of grain. Nearly all are interested in local stations. If we are honest with ourselves and competitors, we can make money. We must be satisfied with working on small profits and I think a confidence can be made to exist between the farmers and the dealers. We ought to cultivate a friendly feeling with our competitors; there is enough grain to go around. We ought to live and let live. A good many dealers are not firm enough when talking with farmers. Tell them just what you can give and have it end there. We ought to tell our competitors what we can pay, and pay it. Another thing: pay your relatives the same price you pay anyone else. If you pay them more you get into trouble. They are but human, and will tell it as quick as anyone else. I think when we go home we should make friends with our competitors, if that feeling does not already exist, talk over your differences and make concessions if necessary; be honest and fair with him. I am sure that if we do this there will not be so much overbidding.

H. L. Bushnell: I have a competitor; I do not know him very well. We never have any trouble and get along very peaceably.

F. D. Babcock, Ida Grove, Ia., secretary of the Grain Shippers Mutual Fire Insurance Association, addressed the meeting on Mutual Insurance. From his talk we take the following:

MUTUAL INSURANCE.

On a hot day in 1896 an insurance agent came to my office and told me that the company refused to write my elevator, which is a good house operated by steam, at the old rate. Finally I got into another company. I did not like this, so I got up a circular and sent it to a large number of dealers, to see how they felt about organizing a mutual fire insurance company. I got many replies and applications for about \$75,000 worth of insurance, as \$100,000 is required before a mutual company can get a charter in Iowa. We felt greatly encouraged, and a short time after we got it up to the required amount and took out our charter. There are two kinds of mutual insurance companies; one for co-operation and mutual benefit, the other for profit. We are now two years old. On January 1, 1899, we had \$200,000 worth of insurance in force,

on October 1, 1899, \$400,000, and by January 1, 1900, expect to have \$500,000. We are prompt in the adjustment and settlement of our losses. We collect as a contingent fee one-half of the board rate and for the policy fee \$1, which is given to the agent as well as a certain per cent of the contingent fee. After running six months, we amended our articles of incorporation to permit us to write any good risk. Old line agents will tell you a mutual company is no good and will bust. But they rob you and bust as often as the mutuals. We are running the Grain Shippers' Mutual Insurance Company for the benefit of its policy holders.

T. P. Baxter: My experience with the Miller's National Insurance Co., has been very satisfactory; I have been with them five years and it has cost me from 1 1-2 to 1 7-10, when the old line rates have been 2 and 2 1-2.

J. W. McCord: I wanted some insurance and asked the advice of a friend who told me to take it out in a mutual company, as the average cost was about 60 per cent of the stock rate, and he was never in one that failed.



A. H. Bewsher, Sec'y Nebraska Association.

E. J. Noble of Chicago made an address on "Inspecting and Handling Grain in Chicago," from which we take the following:

INSPECTING GRAIN AT CHICAGO.

Shippers do not always understand our system of inspecting grain. It is impossible for us to know who is to receive the grain. The cars all go to the grain inspection track, the inspectors get out early, and there is nothing on the car to tell whose grain it is; we only know it by the car number, and you can always get a certificate of inspection of any car by sending us the number. Ours is a public office, the books are open to all. We have requests daily for certificates, which we mail without delay or the asking of any questions. We are liable to make a mistake. I doubt if anyone can inspect 100 cars twice the same.

When you ship to your receiver, tell him what you think it ought to grade, and if it does not you can call for reinspection at once. We have good, reliable men who have been in our employ from 6 to 22 years, and they receive \$150 per month, and it is no object for them to do crooked work.

Clean your grain well before shipment, for good grain that ought to grade better, if not clean grades low because it is dirty. Corn shipped from same crib will not all grade alike, as some of it is bound to be rat taten, while some of it which is exposed to the weather will be rotten.

We are charged by country dealers with being rigid on inspection and careless on out inspection, while the elevator people claim the opposite.

A good deal of trouble is caused by overloading cars of oats. It is hard for the inspectors to get in a full car and get a fair sample, so lots of the oats that come in are inspected subject to re-inspection.

There is no law that compels grain to be inspected, but our inspection certificates are accepted by the Board of Trade. When grain is intended for a private house, it need not be inspected, but if for a public elevator, must have our inspection certificate. If grain is heating and we are asked to re-inspect we do so without knowing whose it is.

We keep our grade samples for 90 days. I have known grain to arrive in Liverpool, not same grade as when shipped, and by our samples we proved to buyer it was not the same grain as was shipped from Chicago. The reason more grain goes out of Chicago as No. 2 than comes in is due to the cleaning houses here.

I. P. Rumsey, Chicago, made an address on "The Advantages of Consigning Grain," and impressed upon his hearers, the fact that the commission man was still in business.

T. P. Baxter: Too much attention is paid to innocent dirt, consisting of straw, chaff and string. I do not think these ought to reduce the grades. The mills accept wheat that is sound and plump that contains straw, chaff and string. They base the grade of grain on the intrinsic milling value.

E. A. Grubbs, chairman of the committee on resolutions, reported the following resolutions, which were adopted:

RESOLUTIONS.

Whereas, Track buyers and receivers have held grain in cars an unreasonable time after its arrival and inspection, and then demanded reinspection because they considered it below grade given by official inspectors on arrival, and

Whereas, They have compelled shippers to accept settlement on the basis of lower grade; therefore, be it

Resolved, That the Grain Dealers' National Association in convention assembled declare against shippers being required to stand any deterioration in quality of grain which occurs after first inspection of grain at terminal markets; and also, be it

Resolved, That we petition the different exchanges to adopt a rule requiring track buyers to accept grain on first inspection or obtain reinspection within 48 hours after first inspection.

Whereas, General complaint is being made against the railroads that an unequal distribution of cars has been made to shippers at local non-competing points.

Resolved, That it is the recommendation of this convention that railroads be requested to make an equitable distribution of cars according to the business offered at the stations.

We further recommend that the supply of cars be increased as rapidly as possible.

Resolved, That the Grain Dealers' National Association request the elevator people to require their employees to unload all grain from each and every car and to sweep carefully each car before it leaves the elevator; and request that no private parties be given the sweeping privilege.

Whereas, The paper read by B. A. Lockwood, of Des Moines, Ia., entitled, "Why a Loading Fee Should be Given Grain Dealers," meets our unqualified approval. We hereby endorse the sentiments set forth in said paper, and recommend that same be published in the grain trade journals, and a copy of same be furnished to the railroads and different associations throughout the country; and be it further

Resolved, That we endorse the sentiments contained in the paper of E. J. Smiley, entitled, "Short Weights at Terminals," and we recommend its publication in the trade journals, and further recommend that the local and state associations publish same in their local newspapers.

Whereas, Some track buyers are unwittingly bidding irregular dealers and receivers are unknowingly handling the shipments of irregular dealers; therefore be it

Resolved, That we recommend that they confine their dealings to regular grain dealers, and that whenever they are in doubt regarding the regularity of any

person offering them business, they consult the secretary regarding the same.

Whereas, The president and secretary of this association have served in their respective capacities efficiently, faithfully and economically.

Resolved, That we hereby extend the hearty thanks of this association for the labors they have performed, and be it further

Resolved, That the thanks of this association be extended to the members of the Chicago Board of Trade who contributed and royally entertained this association with a banquet.

E. A. GRUBBS, Greenville, O.
G. A. STIBBENS, Coburg, Iowa.
A. E. HARTLEY Goodland, Ind.
T. P. BAXTER, Taylorville, Ill.
M. T. RUSSELL, Des Moines, Ia.

A resolution calling upon carriers to reduce the minimum weight required to be placed in cars was lost.

E. L. McClurkin, of Morning Sun, Ia., secretary of The Grain Dealers' Association of Southeastern Iowa, read a paper from which we take the following:

SOUTHEAST IOWA ASSOCIATION.

By the courtesy of the program committee I am suffered the privilege of presenting to this convention some of the aims and the results accomplished by the organization of the Grain Dealers Association of Southeastern Iowa.

We organized in 1898 (and the wonder to us all is that we continued in the grain business until that time without organization). The reasons that led us to and brought us to realize the necessity for united effort were varied and many, and above all was the constant strife. The disorganized condition of the grain business brought us face to face with the fact that something must be done or we must quit the business.

A portion of our members are peculiarly situated, being on different roads, under different and competing managements. These roads parallel each other for ninety miles, cross and recross, and almost the entire distance the tracks are in sight of one another, and have stations in the same towns.

This naturally led to close competition on the part of the roads, a continual strife between the dealers, and resulted in one continual round of pleasure, in which railways, dealers, neighborhoods, section men, families and school districts became mixed up in a general scramble for trade, regardless of the outcome, or religion or politics. You dealers of experience can readily imagine the condition of affairs that confronted some of us morning, noon and night when we were striving to make a legitimate profit on the grain we were handling.

After we had borne the burden until it had become almost too grievous to be borne, some of us, through motives born of necessity, overcoming the natural antipathy we had for our good, live, wide-awake competition, got together, and in talking the matter over came to the only sensible conclusion—decided that something must be done. With a full determination to remedy the situation, if within our power, we effected the organization of the Grain Dealers' Association of Southeastern Iowa, which in the majority of cases has proved a success beyond our expectations, and has done so in spite of the opposition and doubting Thomases.

Of course, we met with constant and recurring troubles and difficulties, but we try with patience and perseverance to smooth the rough places, pour oil on the troubled waters, comfort the broken hearted, and make a living profit as we go along. We have not in our territory been troubled to a great extent with that thorn in the flesh for the country grain dealer, the scoop-shovel man.

We have had some isolated cases, but by the co-operation of, and in some instances assistance from, our friends, and the good judgment and the solid sense of the commission men, we have been able to hold them in check, or drive them to more congenial territory.

One of our leading difficulties, as I presume is the case with all country dealers, is the peddling of prices, or rather the misrepresentation of prices quoted to our trade.

It is a natural trait in us all to want not to be second in anything, and when our trade comes in and tells us that our competition is paying within $\frac{1}{2}$ or $\frac{1}{4}$ of a cent of the market price, or flat out, card bid on

track, we are naturally fired with the pardonable pride not to be beaten, and we go him one better.

This can have but one outcome: we must lose money or get substantial sympathy from our friends. This is refused, and we bear the brunt of the "white man's burden," grin and bear our loss, consoling ourselves with the not very profitable nor comforting thought that we were not beaten, anyway, and can stand it as long as the other fellow.

This is a thing of the past, I am happy to say, among the members of the Grain Dealers' Association of Southeastern Iowa. I in reason know that my competitor, if he is a member of the association, is sticking right to honorable methods and working on a fair, legitimate profit, not exorbitant, but such as any fairminded dealer should have, and conceded by all as his just and equitable remuneration, 1 cent per bushel.

I have a case in point which came under my observation recently in our territory. A dealer located on a competing road was offered an inferior grade of oats by a renowned bid garbler, who lived about equal distance between the two roads. These two dealers, previous to our organization, would have scarcely recognized each other. Dealer No. 1 made our friend a bid warranted by the grade of grain, and promptly wired his competitor on the other road his offer, who had received the message but a very short time when our friend appeared with his sample and had been offered market price of a good grade of oats. He sold to the other fellow at his bid.

I do not believe that there is in any line of business such strong and unreasonable



E. J. Smiley, Sec'y Kansas Association.

tendencies to a close and unwarranted competition as in the grain business, among country dealers. Why it is so I am at a loss to know.

I attribute the success of our association in a great measure to the fact of our frequent meetings and the consequent good feelings contingent upon the gathering together of men determined to correct an error, and working for the accomplishment of a uniform purpose of mutual interest to all.

Robert Bell of Fowler, Ind., talked on Clippers and Cleaners in Country Elevators and scored some good points in favor of their use.

Norman H. Camp, a Chicago attorney, talked for a few minutes on Landlord's Liens and replied to a number of questions asked by dealers. His and several other papers omitted from this number will be published in the next number.

A vote of thanks was extended to Mr. Camp for the able paper he prepared for the meeting.

H. A. Foss: The subject of testing scales is up before the Chicago Board of Trade. We expect to have our own men to do it and we are going to look after the scales.

W. T. McCray: I feel that Mr. Foss is making an honest endeavor to secure correct weights at terminal ele-

vators in Chicago. He surely merits the thanks of the grain shippers.

An invitation from the Cincinnati delegation bidding the Association to hold its next meeting in Cincinnati was read and referred to the new Board of Directors.

M. McFarlin presented the following resolution which was adopted:

Resolved, That the Grain Dealers' National Association here assembled believe that a shipper who makes a sale of grain for reasonable time of shipment, who has the grain at the time, orders the cars and cannot get them, should not stand any advance in the freight rate that may be made pending the furnishing of cars.

M. McFarlin suggested that as resolutions had been adopted without a dissenting vote, they should be unanimously adopted.

The report of the Committee on Nominations was received with applause, and upon motion of M. McFarlin was unanimously adopted. It is as follows:

Officers: President, W. T. McCray, Kentland; first vice president, J. M. McCord, Columbus, O.; second vice-president, J. M. Sewell, Hastings, Neb.; secretary and treasurer, Charles S. Clark, Chicago.

Directors: Arthur Sawers, Chicago; B. A. Lockwood, Des Moines, Ia.; John Ross, Lafayette, Ind.; D. Hunter, Hamburg, Ia.; Ed. McCue, Pittsburg, Ohio; E. L. McClurkin, Morning Sun, Ia.; T. P. Baxter, Taylorville, Ill.; N. B. Hieatt, Willis, Kas.

The adoption of the report was quickly followed by a call for Mr. McCray, who said: I am not unmindful of the honor conferred by reelecting me to the Presidency of the Association, still I can not help but feel that you have made a mistake. You should choose some one who can give the affairs of the Association some time and attention. I am a busy man, but always willing to oblige my friends and will do what I can to advance the interests of the Association. I thank you.

B. A. Lockwood: We come here and in meeting assembled resolve, but you must have something back of that; you will have to go home and work.

W. T. McCray: Do missionary work when you go home. I have enjoyed the meeting very much and have profited by the proceedings. I thank you for your assistance and hope for even greater progress during the coming year.

The meeting then adjourned sine die.

CONVENTION NOTES.

All the Chicago dealers were there. Thirty-one new members were added. A Fred Brown of Boston attended the second day.

One man from Michigan, A. L. Watkins, of Battle Creek.

Louisville was represented by Alfred Brandeis and S. Zorn.

Pittsburg had but one dealer present—C. A. Foster of Carnegie.

Papers omitted from this number will be published in the next.

The renomination of President McCray was received with applause.

E. G. Heeman, of Ware & Leland, distributed market letters and pencils.

Z. Bartlett, of Milwaukee, was at the meeting and thoroughly enjoyed himself.

Not one man whose name appeared on the program failed to appear or send a paper.

Buffalo was represented by W. E. Townsend, Secretary of the Husted Milling & Elevator Co.

Among the ladies at the convention were Madames McCray, Sawers, McCue, Kipp and Clark.

The Indianapolis Board of Trade was represented by Geo. E. Townley, Chairman of the Grain Committee.

Des Moines was represented by B. A. Lockwood, M. McFarlin, M. T. Russell, W. S. Regur and W. G. Case.

The Grain Dealers Journal was represented by Charles S. Clark, J. Carver Strong and R. R. Rossing.

The Merchants & Manufacturers Warehousing Co. was represented by W. H. Banks and F. B. Potwin.

Kansas did not have a large delegation, but it sent workers, N. B. Hieatt of Willis, and E. J. Smiley, Concordia.

W. B. Probasco of Bloomington, Ill., lost his vest, gold watch and chain—a thief appropriating them to his own use.

Nebraska was represented by A. H. Bewsher and G. H. Conant, Omaha; F. M. Rublee, Broken Bow, and L. W. Wilson, Merna.

The ex-secretary of the National Association, W. H. Chambers, had the pleasure of meeting many of his old time friends.

B. F. Ryer, representing the Huntley Mfg. Co., of Silver Creek, N. Y., was the only grain cleaning machinery salesman present.

J. C. Van Arsdell, representing H. W. Caldwell & Son Co., met many of his old acquaintances and added some new ones to his list.

The St. Louis firms represented were Daniel P. Byrne & Co., by W. H. Karns; Picker & Beardsley, by E. Picker and Messmore, Morton & Co., by W. K. Ewing.

F. J. Myers, representing Fairbanks, Morse & Co., distributed neat cards bearing diagram of that part of the city between the hotel and his firm's storerooms.

H. W. Richards, of Skillen & Richards, Chicago, provided cigars to burn and circulars to read about his firm's new car loaders and its gas and gasoline engines.

Only three Toledo firms represented: W. A. Rundell & Co., by J. E. Rundell; Southworth & Co., by W. B. Boyd, and J. F. Zahm Co., by their red letter editor, Fred Mayer.

The Chicago dealers did themselves proud on the banquet. The trade has never had a greater success. The out-of-town dealers were more than pleased with the entertainment given and were not a bit backward in expressing themselves.

Cincinnati sent a large delegation, of which J. M. Wooliscroft was chairman. Among others in the delegation were W. W. Granger, C. S. Maguire, F. Veith, J. B. Bartlett, J. E. Collins, Jr., P. Van Lunen, E. W. Holt, and W. R. McQuillan.

The Indiana delegation included B. L. Archibald, Morocco; W. C. Babcock, Rensselaer; Robt. Bell, Fowler; H. C. Clark, Colfax; W. S. Cunningham, Brook; M. Duffy, Swanington; A. E. Hartley, Goodland; H. Kerlin, Delphi; A. W. Loughrey, Monticello; J. F. McCormick, Ambia; W. T. McCray, Kentland; H. A. Myers, Francesville; M. E.

Reynolds, Crawfordsville; Fred Rose, Brookston; John Ross, Brookston; Robt. Stoll, Thornton; S. K. Todd, Cayuga, and E. H. Wolcott, Wolcott.

A model of the Miller Car Ventilator was exhibited, and a number of dealers who examined it, expressed opinions on the necessity of railroad companies adopting something of that character to prevent the deterioration of grain while in cars.

Ohio was well represented. Among others present were A. H. Behymer, Osgood; A. E. Clutter, Lima; J. H. Conger, Eaton; E. A. Grubbs, Greenville; Conrad Kipp, Greenville; J. W. McCord, Columbus; Ed. McCue, Pittsburg; M. M. Smith, Arcanum; Chas. Schreel, Eldorado; C. G. Watkins, Cleveland.

Among those from Iowa were F. D. Babcock, Ida Grove; C. Baxter, Mt. Union; N. S. Beale, Tama; Wm. Butler, Morning Sun; G. H. Carter, Pekin; M. Cassidy, Whiting; N. R. Derby, Burlington; J. R. Harris, Northboro; D. Hunter, Hamburg; E. L. McClurkin, Morning Sun; A. F. Shotts, Keota; G. A. Stibbens, Coburg; J. W. Youngerman, Wauke.

The Illinois delegation was much larger than last year and included Theo. Baxter, Taylorville; W. R. Breckenridge, Kankakee; H. L. Bushnell, Hoopeston; W. H. Council, Williams-ville; M. O. Flanagan, Bellflower; J. Gilmore, Gridley; M. J. Hogan, Seneca; L. T. Hutchins, Sheldon; Jas. Kitchen, Mattoon; W. B. Newbegin, Blue Mound; W. S. Pierce, Morris; W. B. Probasco, Bloomington; E. H. Reynolds, Sterling; R. G. Risser, Kankakee; L. G. Vincent, Odell; J. T. West, Loda, and J. B. Woodin, St. Joseph.

THE SUPPLY TRADE

The Dayton Globe Iron Works Co., of Dayton, O., made an exhibit of gas and gasoline engines at the Philadelphia Export Exposition.

Selvin A. Cram, manager of the Council Bluffs branch of the Marseilles Manufacturing Co., Marseilles, Ill., died Oct. 14, aged 31 years.

Circulation is not everything. The problem is to reach just the people who will be interested in your particular advertising with as little waste circulation as possible.—Publicity.

Advertising isn't cuteness. It is plain, hard, cold, business sense. A little humor or a little pleasantry isn't a bad thing sometimes, but the main thing is to get the facts forcibly before the people most likely to be interested.

August Mietz, of New York, has issued a catalog of the Mietz & Weiss kerosene engine, with illustrations of the varied uses to which this economical power may be put. It is said that this engine does not increase the fire hazard.

W. E. Russell, district manager of the Baker-Vawter Co., Chicago, took his own life Oct. 24, by leaping from a boat in mid-lake. The body was not recovered. He was suffering from an incurable disease that he was convinced would eventually prove fatal.

The Weber Gas & Gasoline Engine Co., of Kansas City, Mo., is out with a new catalog, No. 14, containing descriptions of the various styles of engines, which are made in seventeen different sizes from 4 to 100 h. p. The catalog comprises 64 pages of instructive read-

ing matter, with illustrations, and 100 letters from grain elevator men and other users.

The Joseph Dixon Crucible Co., Jersey City, N. J., is sending out a pamphlet describing the use of Dixon's Flake Graphite for lubricating gas and gasoline engine cylinders. Its property of withstanding high temperatures unchanged makes Dixon's Graphite of great value, and far superior to lubricating oil alone, which by the intense heat is carbonized.

The Webster Manufacturing Co., of Chicago, has just completed the shipment of some grain elevating machinery, which was forwarded to Bombay, for utilization in the interior of India. The order, which was secured through London, amounted to over \$7,000. The company is working on a Canadian order for fifteen gasoline engines of various horse power.

The New Era Iron Works, of Dayton, O., manufacturers of the famous "New Era" gas and gasoline engines, have recently purchased a new plant, which they are now remodeling and equipping with all the latest improved machinery. The demand for the "New Era" has been such as to compel this action. By January 1 their capacity will be doubled, and they will have one of the finest gas engine factories in the United States.

The Hess Warming & Ventilating Co. is congratulating itself on the good position in which the new elevator schedule of insurance charges places its customers. This company two years ago decided that its large elevator driers should be placed outside of elevators, in detached brick housings, anticipating at that time this action of the underwriters. As a result this increased rate does not affect any of the Hess Driers erected for Chicago elevators. On the contrary, the underwriters' association has officially declared the Hess Driers, so situated, to be no hazard, and has approved their use without charge.

The Review of the River Plate says: The Minister of Agriculture has prepared a project for presentation to Congress referring to the construction and working of grain elevators in the various ports and in the railway stations in the agricultural centers, and he proposes to pay a bounty of one dollar per ton, which amount the Treasury will recover by placing a similar tax on the export of grain, which it is of the opinion can be borne, as there will be no necessity for bags, and the bags today amount, for a crop of the present size, to between ten and twelve million dollars, whilst the new tax would only mean about three million dollars.

During the coming winter the Hon. Thomas B. Reed, ex-Speaker of the House of Representatives, will be a frequent contributor to The Saturday Evening Post of Philadelphia. Mr. Reed's papers will, in the main, deal with national affairs, and will form a most important and interesting contribution to the history of American politics. Mr. Reed's first article, unlike those to follow, crosses the Atlantic for its subject and tells how the procedure of French law courts, and especially those involved in the Dreyfus case, impresses an American lawyer. This paper, entitled Paris and French Justice, appears in The Saturday Evening Post of October 7.

SUITS AND DECISIONS

C. B. Congdon & Co., brokers of Chicago, have brought suit against Peter Jansen, a member of the Nebraska legislature, for \$13,000 unpaid margins. Jansen lost \$43,000 in a wheat deal.

Unrecorded bills of sale are binding as between the parties but void as to other creditors who have no means of knowing from the records the existence of the obligation. *E. P. Bacon & Co. vs. A. W. Harris et al.*, District Court of Western Iowa.

Issy Landa of Kansas City, Mo., has brought suit against the estate of his brother, Morris Landa, for \$5,000, in addition to the \$18,000 allowed him by the administrator. Morris Landa, a grain dealer of Kansas City, was killed by his bookkeeper three years ago.

W. H. Gardner & Co., dealers in grain and coal at Bellevue, O., are defendants in a suit for \$10,000 damages brought by Samuel Long, a former employe, on account of injuries received in June, 1898, by reason of a horse running away. Long claims that his employers knew the horse was a "runaway" when they purchased it.

Robert Williams, Jr., acting commissioner of internal revenue, has decided that a local firm acting merely as agents for New York or Chicago brokers, placing orders for the account of other persons, is not required to pay the stamp tax on these transactions, the only tax being that imposed on the New York and Chicago brokers.

When a broker contrary to his instructions closes a deal at a certain price the measure of damages is the difference between the price closed at and the lowest market price before the expiration of the time limit of the broker's instructions. Decision of Judge Chytraus at Chicago in the suit of Colonel I. L. Ellwood against Eggleston & Son Co., brokers.

H. Duese contracted for a car of white oats with the Union Grain and Hay Co. On arrival of the car it was mixed oats. The purchaser claimed a car of white oats or to be made whole on the contract. On the evidence of the seller that a verbal agreement was made that if the oats did not grade it was to be no transaction, the grain committee of the Cincinnati Chamber of Commerce declared the deal off.

In its answer to the suit brought by F. O. Paddock et al. to recover damages alleged to have been sustained by the loss of grain that was burned in the freight cars at the time of the Union Elevator fire, the Toledo & Ohio Central Railroad company denies responsibility for the grain. It claims that the fire started on account of the negligence of the plaintiffs and that the defendant is therefore not liable for any damages.

The meaning of the term "quantity intaken" has been decided by Judge Brown of the United States District Court, of the Southern District of New York. The charter of a ship loaded in New York with coal for Tampico, Mexico, provided for the payment of freight at so much a ton on the quantity intaken. Part of the cargo was thrown overboard, and the shipowner claimed freight on the portion jettisoned. The judge held that the charterer was bound for the payment of the freight on the entire cargo intaken, as a portion of it

was delivered; that the charter was in the nature of a lump sum charter. This construction, the Court said, was not affected by the agreement of the ship for delivery of the cargo, sea perils excepted, nor by a provision that the freight should be payable on proper evidence of "right delivery of the cargo," since that meant no more than delivery in accordance with the charter, in which losses by sea perils were excepted.

In the suit of E. I. Donovan against the St. Anthony & Dakota Elevator, in the North Dakota Supreme Court, the plaintiff seeks to recover the value of wheat purchased by defendant upon which plaintiff held a mortgage. Judge Corliss, for defendant, raised the point that since the mortgagee witnessed the mortgage the instrument is invalid, which would make the elevator company innocent purchasers. Should the court sustain the position taken by Judge Corliss many complications will undoubtedly arise therefrom.

James L. Evans and Dr. A. D. Booth, of the J. L. Evans Elevator Co., Noblesville, Ind., have recovered judgment for \$5,000 against Aaron Sohl, their former bookkeeper, who was accused of embez-

to the fact that the time for making the shipments had not expired. Early & Daniel could not cancel the contract; also that the seven cars shipped after Aug. 10 should be accounted for by Early & Daniel at the market price on the day of arrival.

It is said one paragraph in the supreme court decision in the grain elevator cases justifies the contention that a commission firm shall not be allowed to act as agent and principal, by permitting its clerks to fill orders. The court said: It is a firmly established rule that where one person occupies a relation in which he owes a duty to another he shall not place himself in any position which will expose him to temptation of acting contrary to that duty, or bring his interest in conflict with his duty. This rule applies to every person who stands in such a situation that he owes a duty to another, and courts of equity have never fettered themselves by defining particular relations to which alone it will be applied. They have applied it to agents, partners, guardians, executors, administrators, directors, and managing officers of corporations, as well as to trustees, but have never



Elevator A at Tacoma, Wash.

zlement and left the city. The shortage was adjusted. Later other delinquencies were discovered, occurring at a time when Fred Sohl, father of the defendant, was a member of the company. The judgment covers only half of the shortage, Mr. Sohl, Sr., being entitled to sue for the other half, if so disposed. The property of Aaron Sohl has been attached.

Early & Daniel of Cincinnati, through a broker, bought of George C. Wood of Windfall, Ind., 18,000 bushels of corn, July 24, for shipment by installments until Aug. 10. On being advised of the sale Mr. Wood notified the broker that shipment could not begin before July 31. The first shipment was made Aug. 3, and prior to receiving notice, Early & Daniel telegraphed Mr. Wood, canceling the contract, to which Mr. Wood replied by declining to cancel. Before Aug. 10 eight cars were shipped, and before Aug. 14 seven cars additional, the original time of shipment having been extended subsequently by verbal understanding between the broker and Early & Daniel. The latter understood the time to have been extended a few days, the broker until Aug. 15, and the latter so advised Wood, who governed his shipments accordingly. The arbitration committee decided that owing

fixed or defined its limits. The rule is founded upon the plain consideration that the one charged with duty shall act with regard to the discharge of that duty, and he will not be permitted to expose himself to temptation or be brought into a situation where his personal interests conflict with his duty. Courts of equity have never allowed a person occupying such a relation to undertake the service of two whose interests are in conflict, and then endeavor to see that he does not violate his duty, but forbids such a course of dealing irrespective of his good faith or bad faith.

Colonel Clark E. Carr, president of the American Maize Propaganda, says the use of corn as a food is constantly increasing in Europe.

At their recent convention in Chicago the American Warehouseman's Association declared that the internal revenue tax of 25 cents on receipts is too high.

Imports into the United Kingdom from Aug. 1 to Sept. 23, included 68,000 quarters of beans, 74,000 quarters of peas, and 19,500 tons of hay; against 77,000 quarters of beans, 78,000 quarters of peas, and 16,800 tons of hay during the corresponding period of 1898-9.

INTERIOR PUBLIC STORAGE.

Time was when the only means of keeping large stocks of grain on hand to meet the demand that might spring up suddenly at any time was to ship to and store at a few large central markets. Years ago, while this system prevailed, Cincinnati, St. Louis and Milwaukee, and later Chicago, controlled the grain trade.

Better and more readily available means of transportation, more stable freight rates, have made it possible to save the cost of transportation to these markets, and to economize still further by storing more cheaply at interior points. These points are chosen for what military men would call their strategic position. That is, a holder of grain at such a point, by reason of location with reference to several different markets, can make shipments to either north, east or south, as prices may dictate.

Among the scores of interior points in the Mississippi Valley which are adapted for grain storage is the town of Wellington in Southern Kansas, having seven radiating lines of railroad. Here the Hunter Elevator Co., several years ago, erected a building, shown in the engraving herewith, for the public storage of grain. Its operations have been so successful that a second elevator is now being erected.

Parties located or doing business on the Atchison, Topeka & Santa Fe Railroad west and south of Wellington, and on the Mulvane extension of the Atchison Railroad, as well as at Mulvane, Belle Plaine and Cicero, have the privilege of billing their grain for the eastern and southern markets via Wellington, to be cleaned and stored in transit at the Hunter Elevator for a period not to exceed six months, and then forwarded to destination at the one through rate from point of shipment to destination.

The charges are those authorized by the Kansas law: One cent per bushel for receiving and delivering, including storage for 15 days or part thereof; one-half cent per bushel storage for each additional 15 days or part thereof; one-half cent per bushel for cleaning; one-half cent per bushel for mixing, for all grain mixed; one-half cent per bushel for sacking oats, in owner's sacks; three-fourths cent per bushel for sacking all other grain, in owner's sacks; one-half cent per bushel for shelling corn; for continuous storage between the 15th day of November and the 15th day of May following, 4 cents per bushel; shrinkage about 10 pounds per 1,000 on sound, clean grain. Damp and dirty grain shrunk according to condition; warehouse receipts issued on weights and classification of grain received in elevator. These of course are transferable, and banks have expressed a willingness to advance money liberally upon them. Parties desiring to keep their grain separate may do so by paying storage on the capacity of the bin used.

The first elevator erected has a storage capacity for 70,000 bushels, with 65 bins of 500 to 2,200 bushels capacity to rent at low rates. The new elevator is intended to increase the handling capacity to 50 cars per day, unloading, cleaning and reloading, and to make possible to use the other for storage exclusively. The company does not buy grain for

shipment on the general market, but maintains the relation of warehouseman only, according to each patron every facility for disposing of his own grain in his own way.

The officers of the Hunter Elevator Co. are George H. Hunter, president; W. T. Voils, vice-president, and Charles W. Hunter, secretary and treasurer.

COBS.

The great export demand for corn is surprising.

Rotterdam is said to have distanced Antwerp in the import grain trade.

Four hundred farmers of Wayne County, Neb., have brought suit against

consumption there remain 1,000,000 quarters for export.

The prices of beans are now on a level high above the discouragingly low range that has prevailed during the past three years. Persistent holders have reaped handsome profits.

Broomcorn prices again are soaring. Sales of farmers' crops in the Illinois district have been made at \$100 per ton, and higher prices are expected. Next year farmers will have a crop and the price will be what you can get.

Hay shippers have been notified by the railroads that commodity rates, where they are below the sixth class, after Nov. 1, will be withdrawn. The National Hay Association is endeavoring to have



Hunter Elevator Co.'s Elevator at Wellington, Kan.

the Grain Growers' Mutual Hail Association to oust the officers.

The military authorities of Germany are considering the introduction of one-third wheat flour in the soldiers' rye bread, as a measure of economy.

The Venezuelan government, by executive decree, will, for a period of sixty days, admit corn and beans free of duty. For the same period rice shall pay only two cents per kilo.

The Argentine wheat crop is estimated by the statistical office at 11,500,000 quarters, of which 6,000,000 quarters have been exported to Europe. With 4,000,000 quarters for seeding and home

the change postponed, as many have made contracts on the present basis.

The exports of breadstuffs during the nine months ending with September, as reported by O. P. Austin, chief of the Bureau of Statistics, included 81,772,000 bushels of wheat, 146,991,000 corn, 33,922,000 oats, 4,492,000 rye, and 7,891,000 barley, compared with 95,811,000 wheat, 157,539,000 corn, 42,168,000 oats, 11,934,000 rye, and 3,477,000 barley during the corresponding period of 1898. The total value of all breadstuffs exported during the nine months was \$192,784,000, against \$225,584,000 for corresponding months of 1898.

GRAIN TRADE NEWS.

CANADA.

An elevator has been built at Summerberry, Assa., by the Grenfel Milling Co.

Railroad discrimination is complained of by Ontario millers, who allege flour is carried cheaper for American than Canadian millers.

Railways in the Canadian Northwest are enjoying a very heavy traffic, not only in grain but in lumber, coal and general merchandise.

Stocks of wheat at Fort William, Port Arthur and interior points are double what they were a year ago. The total Oct. 14 was 5,500,000 bushels.

Guthrie Atkinson was smothered to death in the large elevator of the Tilson Milling Co., at Tilsonburg, Ont., Oct. 14, while employed in shoveling grain through a chute.

Samples of wheat grown in the Klondike district have been received by the Lake of the Woods Milling Co. The grain was sown May 22 and cut Aug. 14 to 28. The grain is well matured and has surprised those who doubted the capabilities of the frozen north.

The Dominion Government has suspended the coasting laws to permit American ships to carry grain between Canadian ports. This action was taken because of the large quantity of wheat awaiting transportation at upper lake ports, and for which the Canadian shipping is inadequate.

ILLINOIS.

An elevator is talked of at Lee, Ill.

A new elevator is proposed at Ellisville, Ill.

John W. Cole has sold his elevator business at Edelstein, Ill.

The farmers' grain elevator at Galva, Ill., is doing a large business.

B. Jewett, of Harrison, is erecting another elevator at Shirland, Ill.

The Illinois Cereal Co., of Bloomington, Ill., will rebuild its burned plant.

H. M. Allen contemplates erecting an elevator and feed mill at Maumee, Ill.

The Farmers' Alliance Elevator at Highland, Ill., has been sold at auction.

The Western Feed & Grain Co. has discontinued temporarily its Chicago office.

Blair & Downey, of Leaf River, Ill., have sold their elevator to a Chicago man.

Con. Brown, grain dealer at Wyanet, Ill., was married Oct. 4 to Miss Mate Striker.

Horner Bros., Olney, Ill., have bought an elevator at Hume, Ill., and will remodel it.

Sheerer Bros. are superintending the construction of their new elevator at Steward, Ill.

The Santa Fe Elevator at Streator, Ill., caught fire recently, but was saved by prompt action.

W. H. Sutherland proposes to build an elevator at Lewistown, Ill., if the people will donate a site.

Chicago Board of Trade men subscribed \$3,035 to the relief of the Porto Rico storm sufferers.

Philip D. Armour has returned to Chicago from Nauheim, Germany, with health greatly improved.

F. N. Rood, of the La Rose Grain Co., La Rose, Ill., and his wife visited Chicago during the festival.

Moulton-Starrett Co. is making plans for a clipping and transfer elevator for the B. & O. railroad at Chicago.

R. M. Hall, of the Crescent Elevator Co., Downs, Ill., has contracted for 40,000 bushels of new corn at 25 cents.

John I. Clark and David Rusk have purchased of Thomas Ogden the Coon Elevator at Rantoul, Ill., for \$3,300.

The brokerage office of R. G. Kelsey & Co., Chicago, has been seized by the internal revenue officers for stamp tax.

The increased insurance rates on some of the older elevators at Chicago are quite high, one house being rated at 5% per cent.

Benjamin Kuhl has disposed of his other interests and will devote his attention to the grain business at East Dubuque, Ill.

Smith, Hippen & Co., of Emden, Ill., are expending \$400 on improvements at their elevator. A new gasoline engine will be put in.

L. R. Smith & Co., of Sullivan, Ill., have bought the elevator of B. S. Tyler & Co. at that place, and will remodel into a modern plant.

Peoria, Ill., had a most successful corn exhibition from Oct. 6 to 14. President McKinley, Governor Tanner and other notables were present.

Plans are being prepared for a new elevator on the Grand Trunk railway to take the place of the New England Elevator, burned last week.

Luther D. Bodman addressed the directors of the Chicago Board of Trade recently upon his trip to Japan, describing commercial usages in the far east.

Fred T. Ralph, of Millington, Ill., who recently sold his elevator to the Neola Elevator Co., suffered \$3,000 loss recently by the burning of his residence. Insured.

James B. Peabody, for thirty-three years a member of the Chicago Board of Trade, and at one time in the grain commission business at Fulton, Ill., died Oct. 13 of paralysis.

John P. Knight, grain dealer of Kankakee, Ill., obtained a divorce from his wife at Chicago, Oct. 17, and in the afternoon of the same day was married to Miss Bertha M. Leitner.

The P. H. Rice Malting Co. has started its new plant at Cragin, a suburb of Chicago. The elevator's equipment includes a Monitor Barley Cleaner and a Monitor Malt Separator.

The Illinois Central Elevator "A," near the mouth of the Chicago river, is having a large marine leg added to its handling facilities. It is said that the leg will have an elevating capacity of 10,000 bushels per hour.

The marriage of Clarence Holmes Thayer, manager of the grain receiving department of the W. R. Mumford Co., to Miss Rose Beason, took place at Evanston, Oct. 10. Mr. and Mrs. Thayer

are at home at the Hyde Park hotel, Chicago.

A. M. Goff has purchased the interests of his partner, J. W. McCullough, in the elevator at Rantoul, Ill., and will take in as partner his son, Edward, under the firm name, Goff & Son. About \$2,000 will be expended on improvements.

Jonathan Ogden Armour, of Armour & Co., has purchased of Charles H. Requa, of Requa Bros., the elevator on the south branch of the Chicago river, which until last summer was the property of George A. Seaverns. The price was \$110,000.

The Chicago, Paducah & Southeastern railroad has been incorporated at Chicago, Ill., to build from a point in Johnson county to a point on the Ohio river in Massac county. Directors: A. K. Vickers, of Vienna; Frank P. Read, of Marion, Ill., and others.

Frank Supple has purchased and will operate the elevator at Brokaw, Ill., a point which shipped 175,000 bushels of grain last year. Mr. Supple operates the elevators at Bloomington and Twin Grove, and will place a man in charge of his latest acquisition.

Shearer Bros., formerly of El Paso, have broken ground for a 40,000-bushel elevator at Steward, Lee county, Ill., and expect to be ready to take in grain by Dec. 1. The Webster Mfg. Co. furnishes the machinery and Kent & Wood-dell, of Gridley, Ill., have the contract for building.

W. D. Jones, Mattoon, Ill., Oct. 14: Almost all the June planting of corn has been seriously damaged by frost. The May planting will be all right and of good quality, but will be light per acreage in yield. Will not have over half a crop of No. 3 corn in this vicinity; too dry and hot in August.

Changes in the method of handling grain cars for inspection at East St. Louis, Ill., with a view to avoiding delay and confusion, will be made by order of the Illinois State Railroad and Warehouse Commission, which listened to the recommendations of St. Louis receivers, Oct. 11, at the Southern Hotel.

An anonymous circular attacking the directory of the Chicago Board of Trade has been given considerable publicity. It is alleged that gross violations of the rules are condoned when committed by "rich and unscrupulous" members, while trivial infractions by the poor and honest are visited with severe punishment.

Merritt Bros., M. L., C. H., I. E. and G. L., have purchased the three elevators of the Pope & Eckhardt Co., Chicago, at Dwight and Nevada, Ill. M. L. and C. H. Merritt will reside in Dwight to manage the two elevators at that place, one on the I. & I., the other on the C. & A. I. E. Merritt is engaged in the grain business at Buckley and G. L. Merritt at Roberts.

The Secretary of State of Illinois has already commenced to play his part in the annual farce of inquiring of the different corporations doing business in the State, whether or not the said corporations have any part or interest in common with a trust or pool. If the replies to these useless inquiries are ever opened, doubtless they are immediately nailed up and filed in the innermost vault of the archives of the State. It would have been better had the law been entitled, "An Act to provide politicians means of exacting money from pools, trusts and combines, and for obtaining fees from every corporation so

unfortunate as to be at the mercy of the Illinois politicians." Such aimless laws tend to bring all laws in disrepute.

Fire of unknown origin destroyed the New England Transfer Elevator at Chicago Oct. 19. The odor of smoke was noticed the previous afternoon, and at 1:30 a. m. flames broke out. The building burned rapidly and with its contents, 20,000 bushels of wheat, was soon a total loss. The house was built by the Grand Trunk railway to transfer grain, and was operated by Lasier & Hooper, grain dealers. Loss, \$75,000; fully insured.

H. J. O'Neill, the erstwhile barley king of the northwest, has fallen from his high estate. Three years ago his fortune was estimated at \$500,000; now he is poor and broken in health. For years Mr. O'Neill's method of doing business was to sell unlimited quantities of barley for future delivery to maltsters and brewers. He was so successful that he came to Chicago and built a large elevator exclusively for the barley trade. Last year others entered the business, and prices rising, Mr. O'Neill suffered heavy losses. His country elevators have been sold, and he is now living in retirement in Chicago.

The Chicago Board of Underwriters has adopted a new schedule of charges for grain elevators, from which we take the following: Building not protected on outside with brick, stone, tile or metal or slate, 25c; shingle roof, 25c; composition roof, 5c; all exterior openings not protected by metal or fixed wire screens of No. 14 wire mesh, not over one-half by one-half inch, 25c; no outside iron stairs or iron ladder to roof of elevator and cupola (not less than 2), 10c; stairway, passenger elevator, rope drive or main belt well-hole, not cut-off on first floor, 25c; boiler in brick building adjoining and communicating, opening not protected by standard iron doors, 25c; frame boiler house, 50c; boiler in main building, 75c; metal chimney (not standard), 25c; each elevator in building, 1c; for 100,000 bushels or fraction thereof exceeding 1,500,000 capacity, 5c; no watchman with approved electric clock reporting to station (no charge if next number is complied with), 50c; no watchman on premises reporting to a Chicago Telephone Company's central station, 10c; lighting, other than incandescent electric, 25c; no approved fire pump, inside standpipe, and hose connected on each floor, 25c; for no approved fire extinguishers or water casks and pails and axes on each floor, 25c; no approved metal receptacle for waste, 10c; when elevator is inaccessible to or remote from fire department protection, add not less than 25c; exposures, one elevator exposed by another, within 50 feet, 50c; one elevator exposed by another over 50 and under 100 feet, 25c; one elevator exposed by another over 100 feet and under 150 feet, 15c; lumber or other special hazard exposures, add at discretion, not less than 10c; privilege to clean grain, clip oats, grind or shell corn with cyclone dust system, 50c; grain drying in building, \$1; grain bleacher in building, \$1; no metal conduit pipes and blowers to all machines, 50c. Credits: For approved automatic sprinklers, 30 per cent.; for approved automatic electric journal alarm system, storage elevators 15c, cleaning elevators 25c.

ILLINOIS DEALERS WILL MEET.

Secretary Tyler has sent out an invitation to regular grain dealers to attend

the autumn meeting of the Illinois Grain Dealers' Association, to be held at Champaign, Ill., commencing at 9 a. m., Wednesday, Nov. 1, 1899. It follows:

It is important that you should know what the association has been doing since the annual meeting in June, and also take part in discussing the future work. Much of great interest to every dealer, commission merchant, track buyer or broker will be presented for consideration.

We have just completed a list of all regular dealers in our territory and have secured an agreement on the part of almost every commission merchant, track buyer and broker in all the markets doing business in our territory, to use our list exclusively. This list has cost the association a considerable sum in money, and much hard work by those having it in hand, and much is expected from it in the way of protection to the regular dealer, as well as being not only a benefit but a great convenience to the commission merchant, buyer and broker. To keep up the good work in this line will necessitate much careful work in the future, and this must be considered by the Association.

Bear in mind that the Association is but the aggregate of many persons in the same business, and to accomplish the greatest good, each and every one must feel his individual responsibility, must fill some place in the united work. Do not stand back and complain that you are not benefited by the association when you are taking no part in its work or do not even know what it is doing.

We are just on the eve of handling a very large corn crop, and to get started right in this means much in the way of profit to every dealer. United effort on this line will help you.

We cannot lengthen this invitation to mention everything pertaining to mutual interest that could profitably be considered, but will say you cannot afford to miss the meeting. Come out, and see to it that every other dealer within your influence comes, and we will have a profitable day at the meeting, and as to the enjoyable part we can trust our Champaign friends who have invited us to meet with them.

INDIANA.

Grain trade news items are always welcome.

New Bros. are putting in a new grain elevator at Gem, Ind.

E. O. Gardner of LaGrange, Ind., has installed a Garrett gas engine in his elevator.

James Sellers is putting a new corn sheller in the elevator at Crawfordsville, Ind.

The elevator at New Haven, Ind., owned by Toledo men and operated by Thomas Fanning, is doing a large business during its first season.

M. E. Harris, Cowan, Ind., Oct. 23: Growing corn looks fine and will soon be ready to ship. Short acreage of wheat sown this fall; but is doing well.

Edwin Felts, of Foster, informs us that Mr. Molatt, grain dealer at Covington, Ind., on Oct. 9, had the misfortune to have his right hand torn off by a corn sheller.

John F. Barnard has bought the interest of his father in the elevator at Fowler, Ind., and will conduct the grain business under the old firm name, O. Barnard & Son.

William Donlin has purchased the interest of his partner, Mr. Griffith, in the grain business at Delphi and Yoe-man, Ind., and on Nov. 1 the partnership will be dissolved.

J. G. & J. P. McCord, grain dealers at Greenville, Ind., have completed an addition to their elevator, and have purchased a new 30-h. p. steam engine to be used in the event of the failure of gas.

Mr. King of Boswell has purchased and will install new machinery in the elevator of A. W. Yerion at Talbot, Ind. Mr. Yerion has bought an elevator at Hedrick, Warren county, and will remove there with his family.

IOWA.

An elevator is to be built at Letts, Ia. O. Christensen of Toledo, Ia., is rebuilding his elevator.

Johnson Bros. of Cambridge, Ia., have completed a large addition to their elevator.

Kanawha, Ia., shipped during August 100 and during September 85 cars of grain.

W. H. Smith has purchased for \$1,700 the elevator of C. M. Bacon at Rose Hill, Ia.

The Trans-Mississippi Grain Co. will build an elevator at the new town of Kiron, Ia.

Bingham & Johnston's elevator at Estherville, Ia., recently was slightly damaged by fire.

Michel & Co. have completed their new 8,000-bushel elevator on the C., M. & St. P. at Dixon, Ia.

G. C. Fantom of Belle Plaine, Ia., is building an addition to his elevator, doubling its capacity.

The Interstate Elevator Co. of Galva, Ia., is building an elevator 32x55, with 30,000 bushels capacity.

The Northwestern Grain Co.'s new elevator on the Great Western at Dyersville, Ia., is about completed.

Herman Riepe, merchant and postmaster at Sperry, Ia., has let the contract for an elevator at that place.

The elevator and mill at Boone, Ia., owned by Allan Smith, was burned Oct. 17. Loss, \$25,000; no insurance.

Chas. Higginbotham and L. L. Lawrence have formed a partnership to deal in grain at the new town of Luzon, near Irwin Center, Ia.

The elevator on the Iowa Central at Hedrick will revert to W. H. Robinson, the recent purchaser, Mr. Stephenson of Garner, Ia., having failed.

All the machinery having been installed, the new elevator at Des Moines, built by the Des Moines Elevator Co., will soon go into operation.

The elevator and mill of the Otto Roller Mill Co., at Wapello, Ia., with 4,000 bushels of grain, was burned soon after midnight Oct. 19. Partly insured.

Secretary G. A. Stibbens of the Grain Dealers' Union of Southwestern Iowa and Northwestern Missouri has just issued a new list of the members of that Association. Receivers and track buyers can obtain a copy by addressing him at Coburg, Ia.

Iowa grain men will ask the next legislature to amend the landlord's lien law. It is desired that landlords give notice to grain buyers in the vicinity, of their claim on the grain for rent, thereby preventing the tenant from imposing on the dealer.

E. S. Jockheck's elevator at Stockton, Ia., was burned on the afternoon of Oct. 9, together with 6,000 bushels of barley, 2,500 bushels of shelled corn, some wheat and 150 feet of empty cribs. Loss, \$12,000; insurance on building, \$3,000; on contents, \$1,000.

Although the headquarters of the Northwestern Iowa Grain Co. have been removed from Britt to Mason City, the officers and management remain the same. Thomas A. Way is president, M. V. Lee, vice president and general manager, and Phil. S. Reed, secretary and treasurer.

N. C. Crowley's elevator at Galva, Ia., was burned Oct. 7. A steel grain tank prevented the spread of the fire to the mill. The insurance is \$2,000 on contents and \$2,000 on building. An overheated journal in the shaft transmitting power from the mill is supposed to have caused the fire.

Wilson & DeWolf, of Laurens, Ia., informs us that the statement that the C., M. & St. P. R. R. is erecting new elevators on its extension north is an error. Messrs. Wilson & DeWolf say: We cannot say who is erecting elevators on the Rockwell City branch, but our firm is erecting elevators at Varina, Manthorp, Marathon and Glenora. The same are of forty thousand-bushel capacity and modern elevators in every way. Our general office will still be continued at Laurens.

R. M. Calkins, assistant general freight agent, informs us that the elevators being built on the C., M. & St. P. Railroad along the new line out of Des Moines, Ia., will be operated by the following: At Lavinia, Pease Bros. and H. Kurtz & Son; Northam, H. Kurtz & Son; Gillette Grove, P. M. Ingolds, Somers Bros. and Spencer Grain Co.; Hesperia, Wilson & DeWolf, Spencer Grain Co. and Wesche Bros.; Marathon, Wilson & DeWolf and Spencer Grain Co.; Varina, Wilson & DeWolf and Spencer Grain Co.; Lytton, N. J. Brockman and H. Kurtz & Son; Sac City, C. A. Robins and H. Kurtz & Son; Nemaha, Grosenbaugh & Marsh, H. Kurtz & Son and C. Marker. The capacity of the elevators ranges from 15,000 to 35,000.

MEETING OF IOWA GRAIN DEALERS.

Thirty-one grain firms represented at Des Moines united in an invitation to the grain dealers of the state to meet Oct. 4 for a discussion of trade topics and a social entertainment. Over 100 were present.

At 8 p. m. all sat down to a banquet at Turner Hall.

After the banquet, Chairman M. T. Russell spoke on the possibilities of Des Moines as a grain center. Other speakers were M. McFarlin, who spoke on some features of desirable legislation; Mr. Shamel, of Dallas Center; Lee Lockwood, W. F. Morgan, J. S. Blaisdell, who spoke of the desirability of adopting some plan for equalizing the market; B. A. Lockwood, who referred to the great benefit socially and in business for such organizations and conventions; Manager Jones, of the starch works; Thomas Harris, who spoke of the "scoop shovel" man and the best way to compete with him; M. L. Thompson, of Adel, who referred to this subject also, and suggested that city bidders should be careful to see that their bids should go to the men who invest their money instead of the man

who uses the farmer's wagon for an elevator.

The serious business disposed of, an excellent vaudeville entertainment claimed the attention of the audience. The performers were Miss Mae Evans, the lady whistler; Chinese Johnnie Williams, magician; Charles Lorenzo, contortionist; Barney, the strong man; and Fay, the sword swallower.

Among those from out of town who were present were J. F. Gudgel, Kennedy; Clar Byers, Adel; N. Dawson, Kennedy; E. L. Erickson, Story City; W. S. Thompson, Earlham; J. H. Stuckey, State Center; R. A. Pilmer, Cordova; O. G. Edmond, Jamaica; B. H. Richards, Indianola; J. H. Shamel, Dallas Center; L. R. Brown, Dawson.

KANSAS.

A. C. Davis & Co. will rebuild their cribs at Straight Creek, Kan.

An elevator is to be built at Baker, Kan., by Mr. Cafferty of Iowa.

R. Baker, of Jewell City, has bought the grain business of Honnell & Peterson, of Everest, Kan.

Readers will confer a favor by sending us notices of new elevators, new firms and business changes.

At Gypsum City ground on which to erect an elevator has been leased by the Thorstenberg Grain Co., of Lindsborg, Kan.

Benedict & Co., of St. Paul, are remodeling their recent purchase, the old Busby & Smith elevator at Parsons, Kan.

J. D. Rippey has completed an elevator at Neola, Kan., of 5,000 bushels capacity, with a 2-h. p. gas engine for power.

Samuel E. Rutledge informs us that he has removed from Cozad, Neb., to Oketo, Kan., where he has purchased an elevator and located permanently.

Deliveries of wheat at Topeka, Kan., have been very heavy during the past six weeks. One of the elevators received between Sept. 1 and Oct. 13, 400,000 bushels of wheat.

J. D. Rippey, of Stafford, Kan., informs us that Hankins & Fletcher, of Preston, Kan., are putting in a gas engine of 10 h. p. The Kansas Grain Co. has just completed a 5,000-bushel elevator at Stafford, with a 2½-h. p. gas engine.

Miss Helen Gould, Frank Gould and several Missouri Pacific officials recently visited Kansas. Miss Gould found the Kansas people very agreeable. At the Wichita fair she was invited to select anything as a souvenir. Rejecting all sorts of fruit, Miss Gould selected a head of Kaffir corn to take to her home.

MARYLAND.

Alexander Applegarth, one of the oldest members of the Baltimore Chamber of Commerce, died Oct. 10, aged 89 years.

J. Hume Smith of the Smith-Gambrill Co., grain exporters and president of the Chamber of Commerce, Baltimore, with his wife is taking a pleasure trip in the West.

Louis Muller & Co., grain dealers of Baltimore, have purchased for \$20,000 the elevator and flour mill of the Frederick City Milling Co., Frederick, Md., and will organize a new company to operate the property.

Grain dealers at Baltimore object to the proposal of the elevator men to store all grain of the same grade in the same bin without regard to ownership.

A committee to confer with the elevator officials has been appointed by the Chamber of Commerce, consisting of Jackson Rider, Kirwan Legg and Frisch.

MICHIGAN.

Work has begun on the new elevator at Baltimore, Mich.

Will Letts has bought the elevator at Elsie, Mich., of H. Cooley & Son.

The elevator at Chesaning, Mich., has been purchased by Flushing parties.

Two elevators will be built by T. D. French & Son, millers of Hastings, Mich.

A new elevator at Litchfield, Mich., has been completed by F. W. Stock, miller.

Readers will confer a favor by sending us notices of new firms, new elevators and business changes.

Hosie & Stellwagen of Wayne, Mich., are filling their elevator with 10,000 bushels of oats for winter shipment.

H. Strobe has purchased and will remodel into an elevator the old clothes-pin factory of C. W. Chimmis, at Morley, Mich.

Grain and produce commission men of Michigan are required by the law which went into effect September 2 to give bonds of \$5,000.

Purse, Duffie & Quinn have engaged in the grain commission business at Detroit, Mich., with an office in the Chamber of Commerce.

The safe in the grain elevator of Robert Booth at Dryden, Mich., was blown open on the night of Oct. 19 and \$77 taken. The building and furniture were badly damaged.

Richard B. Gooding, a pioneer of Kent county and for many years engaged in the grain and elevator business, died at Kalamazoo, Mich., Oct. 8, of apoplexy, aged 70 years.

MINNESOTA.

Roy Wood has taken charge of St. John Bros.' elevator at Bigelow, Minn.

E. J. Markham is enjoying a good business at his new elevator, Waltham, Minn.

Frank Wood has taken charge of the elevator at Ellendorf, Minn., for St. John Bros.

E. A. Brown's new elevator at Jasper, Minn., has been opened with Alex Mitchell as buyer.

R. O. Lund has been re-elected general manager of the Farmers' Elevator at Zumbrota, Minn.

A 30,000-bushel elevator is to be built at Miles, Minn., by the Empire Elevator Co., of Minneapolis.

An elevator, 20x60, with 4-h. p. gasoline engine, is being built at Little Falls, Minn., by the Minnesota Milling Co.

The McCaull & Webster Grain Co., of Minneapolis, has opened a branch office at Duluth, Minn., in charge of A. F. Frattinger.

Commissioner McHale, of the Minnesota State Labor Bureau, has compiled a partial list of the elevators and mills in Minnesota.

The St. Anthony & Dakota Elevator Co., of Minneapolis, is having difficulty in getting an agent for its elevator at Fosston, Minn.

Applications for elevator sites at Rochester, Minn., have been made by the Cargill Elevator Co. and the American Malting Co.

W. D. Sprague will not reopen the elevator at Mapleton, Minn., as he believes there is not sufficient business for another buyer.

Cap Donaldson contemplates engaging in the grain business at the warehouse formerly operated by Keith & Kearns, Hallock, Minn.

A. C. Clausen & Co. have established offices at Minneapolis and Duluth as grain samplers and examiners. Expert grain men will be employed.

George Loftus, formerly of the St. Paul & Duluth railroad, is manager of the newly formed Minnesota Grain & Produce Co., St. Paul, Minn.

One hundred employees of the Minnesota state grain inspection department have been removed from office to make room for political appointees.

The John Miller Co., of Duluth, Minn., has opened a branch grain commission office in the Corn Exchange, Minneapolis, with Walter Sexton in charge.

Monson & Gerber, of Buffalo Lake, Minn., have a man traveling among the grangers to talk up the advantages of Buffalo Lake as a place to sell their wheat.

The elevator of the Graif Milling Co. at Lake Crystal, Minn., was burned Oct. 15, together with 10,000 bushels of wheat. Loss, \$10,000; insurance, \$8,000. Graif Bros. will rebuild as soon as possible.

E. C. Michener has retired from the firm of F. H. Peavey & Co. Mr. Peavey has recently taken in as partners his son, George W. Peavey, and sons-in-law, Frank T. Heffelfinger and Frederick B. Wells.

Charles M. Harrington, president of the Minneapolis Chamber of Commerce, has made his annual report for the year ending Oct. 1. The receipts of grain, 119,302,000 bushels, were greater than in any previous year.

Fire at Albert Lea, Minn., Oct. 7, destroyed the grain warehouses of the W. W. Cargill Co. and C. M. & Ira Wilkinson. Loss of the Cargill Co., \$200. Loss of Wilkinson Bros., \$2,000, principally on grain; insurance, \$1,000.

H. G. Richardson, grain dealer and merchant, died at Elgin, Minn., recently, of paralysis. He was born in Vermont in 1836, and went to Elgin in 1859, where he built up an extensive business. He leaves a wife and seven children.

The reorganized Minnesota state grain inspection department is going to put a stop to the stealing of grain in the railroad yards. A new office has been created, that of watchman. To afford adequate protection at the Minneapolis yards, James King, formerly chief of police in St. Paul, has been appointed watchman, at a salary of \$75 per month.

MISSOURI.

W. E. Gooding is mentioned for state grain inspector to succeed J. A. Hiller. Mr. Gooding is a miller of Macon, Mo.

W. P. Kennett, president of the St. Louis Merchants' Exchange, has returned from a business trip to New York.

James Gallaher, grain importer, of Belfast, Ireland, is visiting the United States, and was recently entertained by Kansas City exporters.

John Hundley, formerly in charge of the export grain business for E. B. White, has entered the employ of the J. H. Teasdale Commission Co., St.

Louis, Mo., and will work up its foreign trade.

It is said the Burlington is seeking to compromise its fight with Kansas City on the question of Omaha rates on packing house products.

Milmine, Bodman & Co. of Chicago and New York will establish a branch office at St. Louis for their commission and export grain business.

The Brinson-Judd Grain Co. of St. Louis, Mo., recently sold a car of Kaffir corn on track for 37 1-2 cents a bushel. Considerable Kaffir corn is being exported.

The H. J. Light Grain Co. has been incorporated at Kansas City, Mo. Capital stock, \$25,000; incorporators, Harry J. Light, M. C. Harmen and T. J. Williams.

The elevator and mill of the Cowgill & Hill Milling Co. at Carthage, Mo., was burned Oct. 12, with a quantity of wheat, corn and flaxseed. The grain was valued at \$5,000; partly insured.

The Brinman-Reinertsen Grain Co. has been incorporated at Kansas City, Mo. Capital stock, \$25,000; incorporators, Geo. L. Brinkman, Andrew R. Reinertsen, Thomas N. Quade and John R. Prescott.

Work on the Harroun Elevator Co.'s new elevator near St. Joseph, Mo., has been delayed by the difficulty in getting lumber. Recently 110 men have been employed, and it is hoped to have the entire plant running by Dec. 1.

NEBRASKA.

J. H. Steinmeyer, of Clatonia, Neb., is rebuilding his burned grain office.

The Duff Grain Co. is erecting an elevator on the B. & M. railroad at Red Cloud, Neb.

Edward Loosbrock's elevator, the fourth at Petersburg, Neb., is rapidly nearing completion.

George Armstrong contemplates erecting an elevator on the B. & M. railroad at Brownsville, Neb.

Readers will confer a favor by sending us notices of new firms, new elevators and business changes.

M. D. Andrews informs us that Harrison, Andrews & Co., of Havelock, Neb., have dissolved partnership.

The Salter Coal & Grain Co. has been incorporated at Norfolk, Neb. Capital stock, \$5,000; incorporators, G. B., C. B. and Frank G. Salter.

H. R. Joy's elevator and 10,000 bushels of grain, at Odell, Neb., was burned on the night of Oct. 19. The building was insured, and the grain partly covered.

The commercial club of Tekamah, Neb., wants lower freight rates on grain. Farmers are hauling grain and hogs to Onawa and Blencoe, Ia., where the lower grain rate enables the buyer to pay 4 to 8 cents a bushel more.

L. W. Wilson, Merna, Neb., was in Chicago last week, and reported that Wilson Bros. had just bought the Central Granaries Elevator at Broken Bow, and will put in a gas engine and a Barnard & Leas separator.

M. J. Wagey, Crete, Neb., Oct. 16: Corn is turning out 20 to 40 bushels per acre. Fall wheat is not looking very good for the lack of rain, but at present we are getting some rain, which may help it out considerably.

M. J. Wagey, Crete, Neb., informs us that Geo. W. Lowery, of Lincoln, Neb., is building an addition to his elevator at Pleasant Dale, Neb. The Crete Mills

have just put up an extensive corn crib, attached to their elevator.

The Monroe Grain Co.'s elevator at Monroe, Neb., was burned Oct. 10. The building, valued at \$1,700, 4,500 bushels of oats, 1,400 bushels of wheat, 1,000 bushels of rye and 300 bushels of barley are a total loss. Insurance, \$2,700.

Fire at Lindsay, Neb., Oct. 14, destroyed the elevator of the Crowell Lumber & Grain Co., together with a large quantity of grain. The fire started in the engine room, caused, it is alleged, by faulty construction of the elevator, which was new. Loss, \$25,000; partly insured.

A. H. Bewsher, Omaha, informs us the Omaha Elevator Co. has purchased elevators at Fremont and Albion, and has recently constructed others at Brady Island, Neb., Paxton, Neb., Oketa, Kan., Spurr, Neb., St. Edwards, Boone, Fullerton, Belgrade, Cedar Rapids, St. Libory, and South Ravenna, Neb.

G. M. Snyder and the T. W. Smith Grain Co., of McCool Junction, Neb., for thirty days past have been engaged in a war of competition. They have paid an average of 5 cents a bushel more than in surrounding towns. The streets are crowded with farmers' wagons loaded with grain. So much has come in that the elevators at times could not handle it, and the railroad could not furnish cars.

NEW ENGLAND.

Adam Scott, wholesale dealer in grain and groceries at Amesbury, Mass., made an assignment Oct. 17, to Reddy & Reddy, of Boston. Mr. Scott has done a large business during the past five years.

Boston freight yards were obstructed with more than 1,000 cars of grain October 24. No immediate relief is in sight. The war in South Africa is responsible, the British government having chartered thirty ocean freighters out of the Boston trade. More grain comes into Boston every day than can be shipped out.

Edward P. Merrill, grain broker, Portland, Me., writes: Two parties here have considerable mill feed on hand; the rest have but little. No spot stuff. The country trade is selling out close before buying, and then only one car at a time. Of what use is a high price if you cannot sell your stuff. Mill feed might go to a high figure if corn and oats would follow. This talk about scarcity of corn has a familiar sound. The arbitrary advance in railroad freight rates will bring the electric railway system nearer.

NORTHWEST.

Grain trade news items are always welcome.

Adam Royhl & Co. have completed their new 25,000-bushel grain elevator at Arlington, S. D.

The state railroad commissioners have instituted condemnation proceedings to obtain elevator sites for A. H. Betts at Fulton and Lamphier & Sons, Canova, S. D.

Ware & Leland, of Chicago, have engaged George B. Marble as traveling representative in the northwest. Although a young man, Mr. Marble has been identified with the grain business since 1882, having been with W. F. Johnson & Co. for twelve years, during which time he gave particular attention

to the receiving business. For many years he has made a specialty of wheat futures. Mr. Marble is a gentleman whom it is a pleasure to meet, and he will make many new friends in the northwest.

OHIO.

A grain elevator will be built at McCutchenville, O.

T. W. Baum has bought the elevator of J. T. Burgett at Duvall, O., for \$9,000.

William Drew & Sons, of Delisle, O., write that they are very busy building.

The capacity of the 5,000-bushel elevator at Bellvue, O., is being increased by the new owner, Joseph Sherck.

Rumor has it that Minneapolis parties will build an elevator at Toledo, O., on the site of the burned Union Elevator.

R. Newcomer, of Savannah, has applied for a site at Ashland, O., on the Ashland & Wooster railroad, on which to build an elevator.

Colonel Charles E. Groce has purchased the grain elevator of W. Park Soliday, at Ashville, O., whom he has engaged to operate the plant. Col. Groce will continue the business at Elmwood also.

Royce & Coon's elevator at Bowling Green, O., was burned at noon, Oct. 9. The fire is supposed to have been caused by a dust explosion. Loss, \$16,000; insurance on building, \$4,500; on contents, \$2,000.

Fire at East Liberty, O., Oct. 13, destroyed the new grain elevator of S. G. Chamberlain, together with several thousand bushels of wheat. Loss, \$6,000; insurance on building, \$2,600; on grain, \$3,000. A hot box in the basement was the cause.

Mr. Terry and Mr. Newell, who operate a grain drier at Cleveland, O., have incurred the ill-will of the city health department by reason of the alleged stench emanating from their apparatus. They had five cars of wet wheat on hand when the officers interfered.

The Miami Grain Co., Xenia, O., write: Ervin Bros. have completed their mill recently damaged by fire, and are running now as usual. Some of our elevator men are taking in new corn and report it in good condition. J. H. Little & Co. have established quite a clover seed market in Xenia. They have shipped three carloads and have four or five carloads on hand now.

Regular grain dealers of Ohio will find it to their advantage to send the names and addresses of the regular grain dealers of their neighborhood to J. W. McCord, secretary of the Grain Dealers' Association, 358 N. High street, Columbus. If they will send their name they will be kept in touch with the work of the state and receive information the association may have to give out from time to time. Send your name today.

PACIFIC COAST.

News of interest to the grain trade is always welcome.

At San Francisco Oct. 13 were 25 ships under charter to load grain.

The yield of wheat in San Luis Obispo county, Cal., is the greatest ever known.

The Farmers' State Exchange Co. has been formed at Waterville, Wash., to handle grain.

One of the largest farm sales near Woodland, Cal., was made Oct. 11, when McNear & Co. purchased of the Fair estate 60,000 sacks of wheat.

The Portland Commercial Review believes the price of grain bags will rule above 6 1-4 cents all season if the coast produces an average crop next year.

F. E. Hawley, agent of the Pacific Coast Elevator Co., at Pullman, Wash., estimates that 75 per cent of the wheat crop in that vicinity has been placed in warehouses. Farmers are selling more freely than last year. On Oct. 6 the warehouses at Pullman contained 335,000 bushels of grain.

George P. Wright, state grain inspector, after a trip through the grain regions of Eastern Washington, said, Oct. 14: The favorable weather which has prevailed of late, said he, has made up for the bad weather earlier in the harvest, so that the season has been a fairly good one after all. Up around Wilbur, Waterville and all over the Big Bend country, as well as at Rosalia, Tekoa, Farmington, Moscow and in the Potlatch and Nez Perce country, the harvest is late and the good weather struck them just right. The wheat is being secured sound and dry, though much of it is not filled out as it was last year, but it is secured in good condition.

PENNSYLVANIA.

Pittsburg received during the year ending June 1, 1899, 19,354 cars of grain, hay, mill feed and straw, an increase of 216 cars over the previous year.

L. McCollum & Co.'s grain elevator at Washington, Pa., was burned Oct. 8, together with a large stock of hay and grain. Loss on building, \$2,000; insurance, \$1,500; loss on stock, \$3,000; insurance, \$2,800.

SOUTHEAST.

A grain elevator will be built by the Planters' Mfg. Co., Lake Mary, Fla.

Readers will confer a favor by reporting new firms, new elevators and business changes.

An elevator of 20,000 bushels capacity is being built at Bridgewater, Va., in connection with the mill of R. C. Proctor.

William D. Garvin, grain dealer of Boyce, Va., died Oct. 4, of typhoid fever. He was 34 years of age, and leaves a widow and five children.

Chas. F. Hood, grain dealer at Chattanooga, Tenn., has purchased ground for \$2,000 on which to erect a grain warehouse, 47x124 feet, covered with corrugated iron.

SOUTHWEST.

Readers will confer a favor by reporting the grain trade news of their vicinity.

Grain trimmers at New Orleans went on strike recently for an increase from 40 to 50 cents per hour.

An elevator of 80,000 bushels capacity is being built at Windsor, Colo., by the Colorado Milling & Elevator Co.

Hunter Bros., dealers in grain and hay at Shreveport, La., suffered \$10,000 loss Oct. 16, by the burning of their warehouse. Partly insured.

John F. Ryan, of the Ryan Commission Co., St. Louis, was in New Orleans recently, looking over the field with a view to doing an export grain business.

T. H. Bunch of the Little Rock Mill & Elevator Co. has let the contract for a 100,000-bushel elevator at Little Rock, Ark., to the Dehner-Wuerpel Mill Building Co. The contract includes building

and machinery, with a 60-h. p. gasoline engine.

TEXAS.

Grain handling machinery will be put in by the Terrell Milling Co., Terrell, Tex.

The Missouri, Kansas & Texas has joined in the advance of oats rates 2 1-2 cents to interstate points.

Employees of the Cameron Mill and Elevator Co., Fort Worth, Tex., went on strike Oct. 9 for recognition of their union.

The Tom Bean Grain and Elevator Co. has been incorporated at Sherman, Tex. Capital stock, \$5,000; incorporators, W. R. Brents, W. O. Brackett and A. O. Brackett.

In the Dallas News of Oct. 5 is a full statement of comparative railroad rates by E. H. Crenshaw, showing the outrageous discrimination practiced against Texas grain shippers.

Secretary E. H. Crenshaw of the Texas Grain Dealers' Association is arranging for the shipment of Texas oats to the Southeast by water from Galveston. At Brunswick, Savannah and Charleston the grain will be distributed to interior points. A saving of \$20 to \$40 per car, compared with the all-rail haul, is anticipated.

At a meeting of the transportation committee of the Texas Grain Dealers' Association at Sherman, Tex., Oct. 19, President J. P. Harrison was authorized to charter two or more ships, with a tonnage equal to 150 cars, for the shipment of oats by way of Galveston. Enough shipments were tendered by the limited number of members present to more than fill the tonnage under negotiation.

E. H. Crenshaw, secretary of the Texas Grain Dealers' Association, who recently inspected the railroad yards at Galveston, states: I was disappointed to find in the elevator yards a number of very poorly coopered cars, which were leaking badly. This will inevitably bring unfavorable returns in weights. Too much care cannot be exercised in the cooping and loading of cars with bulk grain and shippers are urged to give this matter special attention. I did not have the time to list all the leaking cars that I saw, but the following will show that more care is necessary along this line to bring satisfactory returns: S. W. car 6806, leaking badly at door; H. & T. C. car 9286, leaking badly at door; A. T. car 14410, leaking badly at door; A. T. car 12346, leaking badly at door; R. I. car 7602, leaking badly at door; grain door broken open; S. W. car 10226, running over both grain doors; H. & T. C. car 9770, leaking badly at end of car; H. & T. C. car 10412, leaky roof.

STOPPING GRAIN IN TRANSIT.

The Texas Railroad Commission on Oct. 14 issued the following rules regulating the stopping of grain for rehandling in transit:

1. Grain, in carloads, may be stopped in transit for the purposes of cleaning, clipping, sacking, shelling, storing and reconditioning.

2. No extra charge shall be made for stopping grain in transit for any of the purposes above named, except in the case of corn, which shall be subject to a switching charge of \$2 per car in addition to the current freight rate.

3. Weights:
(a) When corn is stopped for the purpose of shelling, the weight of the shelled corn

must be 80 per cent or more of the weight of the shipment hauled to the stopping point, but in no case less than 24,000 pounds.

(b) When any kind of grain is stopped in transit for purposes other than that provided for in paragraph (a) of this rule, the weight of the shipment forwarded from stopping point shall not be less than that hauled to the stopping point; but when the weight of the shipment forwarded from the stopping point is greater than that of the shipment hauled to the stopping point, then the excess weight shall be added to the way bill and charged for at the rate applying on the balance of the shipment.

4. When "back haul" is necessary, the combined mileage to and from stopping point shall be employed to determine the rate applicable. If the rate on grain from original shipping point to stopping point, or that from stopping point to final destination is, in such case, equal to the maximum rate provided in commodity tariff No. 2-A, or tariff on grain hereafter adopted, then the shipment shall be submitted to an additional charge of one-half cent per ton for each mile of such "back haul" in excess of fifty miles.

Note.—The term "back haul" employed in the foregoing rule 4 shall be understood to embrace only that portion of a line which is actually traversed in both directions by a shipment, and the mileage to be used in determining the charge for "back haul" shall be that from stopping point to the point where the portion of a line actually covered by the movement in both directions terminates.

5. The grain forwarded from stopping point must, in all cases, be of the kind hauled to the stopping point.

6. The time consumed at stopping point shall not exceed six months after the date of delivery at such point. Shipments forwarded from stopping point after the expiration of such period of six months will be subject to full tariff rates for both movements of such shipments. This order shall take effect November 4, 1899.

WISCONSIN.

Readers will confer a favor by sending us notices of new elevators, new firms and business changes.

The Northern Grain Co., of Manitowoc, Wis., is rushing the work on the annex to Elevator B to completion.

Grain cartage rates at Milwaukee from railroad yards to mills and warehouses have been advanced one-fourth cent per bushel.

The Great Lakes Elevator & Warehouse Co., of Milwaukee, Wis., with \$25,000 capital stock, has been incorporated in Illinois with \$9,000 capital stock.

The H. E. McEachron Grain & Milling Co. has been incorporated at Wausau, Wis., with H. E. McEachron as general manager, president and treasurer, George Pfeifer, vice president, and Charles Dodge secretary.

HAY ASSOCIATION COMMITTEES.

Secretary F. F. Collins, of the National Hay Association, informs us that President James W. Sale of Bluffton, Ind., has appointed the following committees:

Committee on Transportation: Chairman, D. W. Clifton, St. Louis, Mo.; J. W. Dusenbury, New York, N. Y.; Charles England, Baltimore, Md.; R. C. Menefee, Kansas City, Mo.; E. D. Rundell, Towanda, Pa.

Committee on Legislation: Chairman, F. D. Voris, Neoga, Ills.; Willis Bullock, Canajoharie, N. Y.; J. H. Royer, Greenville, Ohio; F. A. Rockafellow, Carson City, Mich.; R. L. Callahan, Louisville, Ky.

Committee on Arbitration and Investigation: Chairman, John L. Dexter, Detroit, Mich.; B. F. Crabbs, Crawfordsville, Ind.; C. E. Clifton, Washington, D. C.; Jno. P. Donovan, Providence, R. I.; F. M. Greenough, Vassar, Mich.

Committee on Grades: Chairman, W. R. Mumford, Chicago, Ills.; L. W. Dewey, Blanchester, Ohio; John Wahl, Monroe, Mich.; Wm. C. McCaffrey, Pittsburg, Pa.; C. A. Bloomingdale, Brooklyn, N. Y.;

P. E. Goodrich, Winchester, Ind.; E. H. Price, Philadelphia, Pa.

Committee on Membership: Chairman, J. W. Ellis, Cincinnati, Ohio; H. A. Fisher, Chicago, Ill.; Henry Weber, Marshalltown, Ia.; C. Hatcher, Tiffin, Ohio; W. B. Russell, Lagro, Ind.; G. W. Hill, Nashville, Tenn.; J. B. Michael, Assumption, Ill.; F. L. Kelley, Vinita, Indian Ty.; Jno. B. Yeager, Wilkesbarre, Pa.; C. H. Culberson, Benton City, Mo.; F. J. Shields, Chetopa, Kan.; Edward Moon, Memphis, Tenn.; F. G. Langner, Buffalo, N. Y.

PATENTS GRANTED

Oliver F. Good, of Toledo, O., has been granted letters patent No. 634,686 on a gas engine.

Alfred Lee, of New Whatcom, Wash., has been granted letters patent No. 634,529 on a gas engine.

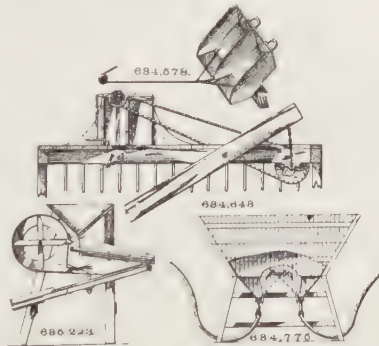
Thomas J. Sturtevant, of Framingham, Mass., has been granted letters patent No. 634,509 on a gas engine.

Clarence O. White, of Minneapolis, Minn., has been granted letters patent No. 634,679 on a gasoline engine.

John Christiansen and Frank E. Thompson, of Hartford, Conn., have been granted letters patent No. 634,745 on an automatic weighing machine.

George A. Whitcomb, of Framingham, Mass., has been granted letters patent No. 634,654 on a gas engine and assigned one-third to Evans W. Hodgdon of same place.

Thomas M. Bales, of Dublin, Ind., has been granted letters patent No. 635,223 (see cut) on a grain cleaner. The principal feature of this cleaner is the blast fan and its arrangement with the fan casing so as to force the air either above or below the shoes.



Frank Kaucher, St. Joseph, Mo., has been granted letters patent No. 634,578 (see cut) on a brush attachment for power grain shovels. This consists of a brush hinged on the back of the shovel and adapted to be swung down in position for use or up out of the way.

George M. Kennedy, of Denison, Ia., has been granted letters patent No. 634,643 (see cut) on a dumping apparatus. The principal feature of this dump is the combination of movable platform with a stationary platform, a means for locking the movable platform and for raising and lowering it.

Charles T. Suderman and George W. Lacy, of Galveston, Tex., have been granted letters patent No. 634,775 (see cut) on a grain trimming machine used in loading vessels. This trimming machine comprises a bin having converging sides which form a contracted bottom, a transverse pyramidal partition separates the bottom into two collecting compartments, a discharge boot having cut-off valves is extended from the bottom of each compartment. There are

two feed pipes which convey air under pressure to a flexible off take pipe, where it mixes with the grain and distributes same evenly in the vessels.

GRAIN CARRIERS.

The Welland Canal is to be open Sunday to accommodate the rush of traffic.

The Southern Pacific has begun work on its extension from Wharton to Caney, Tex.

Vesselmen are given good dispatch at Chicago elevators as an inducement to take grain cargoes.

Grain receipts at Chicago during September were 41,142 cars, against 37,210 cars during September, 1898.

Grain rates between Nashville and Tampa have been reduced by the Southern States Freight Association.

The Iowa Central has completed tracklaying on its extension from Belmond to Algona, thirty-seven miles.

Lack of boats with which to move grain across the lake is hampering the elevators at Milwaukee and Manitowoc, Wis.

The Oregon Railway & Navigation Co. by Dec. 1 will complete the sixty-two miles of the cut-off from Grange City to Wallula.

The stage of water on Lake Superior this season, the highest on record for twenty-three years, has permitted deeper loading of ships.

The charters of the Vail and Baltic at Chicago to take corn to Prescott at 6 cents a bushel, recently, is the highest rate in fifteen years.

The Gulf, Beaumont & Northern Railroad Co. will let contracts for the construction of 135 miles of road from Rogan to Waskom, Tex.

A boycott of the C., B. & Q. is being enforced by merchants of Kansas City, Mo., to compel the raising of rates from Omaha on packing house products.

Proprietors of floating elevators at Buffalo have failed to get into the railroad elevator pool. Do they prefer to extort money from shippers or fight the pool houses?

The Chicago, Milwaukee & St. Paul has laid track twelve miles west of Rockwell City on the line to Storm Lake and fifteen miles on the extension from Fonda to Spencer, Ia.

Great Britain required so many steamships to transport men and supplies to South Africa that it affected ocean rates on grain materially, in fact the rate was doubled in a short time.

Rates on grain will be advanced Nov. 1 from Chicago to such interior points as Indianapolis, Cincinnati and Columbus. Indianapolis will be one cent and Cincinnati two cents higher.

The Federal Industrial Commission has instructed the sub-committee on transportation to hold a session at Chicago, Nov. 15, to hear evidence especially bearing on the grain traffic.

Contracts for the construction of the Texas Northern from Anderson to Stoneham have been let. The line is twenty miles in length and will connect with the Gulf, Colorado & Santa Fe.

A. J. Vanlandingham, of the St. Louis Traffic Bureau, testified before the Federal Industrial Commission at Washington, Oct. 7, that the favoritism shown certain elevators by the railroads enables five Chicago firms to control 85 per

cent. of the export grain business of the west.

The Pennsylvania railroad has awarded Armstrong & Printzenhoff the contract to construct a new pier at Philadelphia, 670 feet long, covered with an iron shed and with grain conveyors on top to load boats.

The Quincy & Eastern Railroad Company has been incorporated to build from Quincy to Havana and Beardstown, Ill. Among the directors are T. A. Clark, A. M. Clark and Milton K. Werme, all of Quincy.

Shipments from Chicago east for the week of Oct. 21 were, grain, 100,222 tons; provisions, 19,620 tons, and flour, 7,163 tons. A year ago shipments were, grain, 35,816 tons; provisions, 19,996 tons, and flour, 9,098 tons.

The Deep Waterways Convention at Peoria, Oct. 10 and 11, recommended that Congress take steps to provide a waterway of the largest practicable capacity from Lake Michigan to the Mississippi river by way of the Illinois river.

Traffic through the canals at Sault Ste. Marie from the opening of the season to Oct. 1 aggregated 14,462,000 tons east bound and 3,222,000 tons west bound, compared with 12,255,000 east bound and 3,376,000 west bound, during the corresponding period last year.

The Grain, Hay and Feed Receivers' Association of Cincinnati, O., has appointed a committee consisting of W. W. Granger, C. S. Maguire and C. L. Garner, to make specific recommendations as to a fair fixed rate on freight from Cincinnati to Southeastern points.

Erie Canal business during September included 1,252,000 bushels of wheat, 272,000 bushels of corn, 429,000 bushels of oats, 165,000 bushels barley, 940,000 bushels flaxseed. Since the opening of navigation there has been a considerable decrease in grain shipments, compared with last year.

Fifteen new freight cars are turned out every day at the West Milwaukee shops of the Chicago, Milwaukee & St. Paul Railroad, employing 2,400 men 10 hours a day. The company has built and turned out on the road 6,000 new cars during the last two years, and, notwithstanding this, could make use of 2,000 or 3,000 more at the present time.

The Baltimore & Ohio Southwestern has advanced its rates on grain and products from Mississippi River to eastern seaboard, effective Oct. 2. Domestic rates are 26 cents to Boston, 24 to New York, 22 to Philadelphia, 21 to Baltimore; corn and products taking a rate two cents lower. Export rates on wheat, corn, rye and barley are 15 cents to New York, Boston and Portland, 14 to Philadelphia and 13½ to Baltimore; oats taking a rate two cents higher.

A grain blockade is threatened at Buffalo. The railroads can not supply cars to remove the grain as fast as the boats unload, and considerable has had to go into store. In view of the congestion the Western Elevating Association has reopened additional elevators. The cause of this sad state of affairs rests principally with the New York Central Railroad, which for several months past has held in abeyance orders for 12,000 needed new box cars in the vain expectation of buying cheaper.

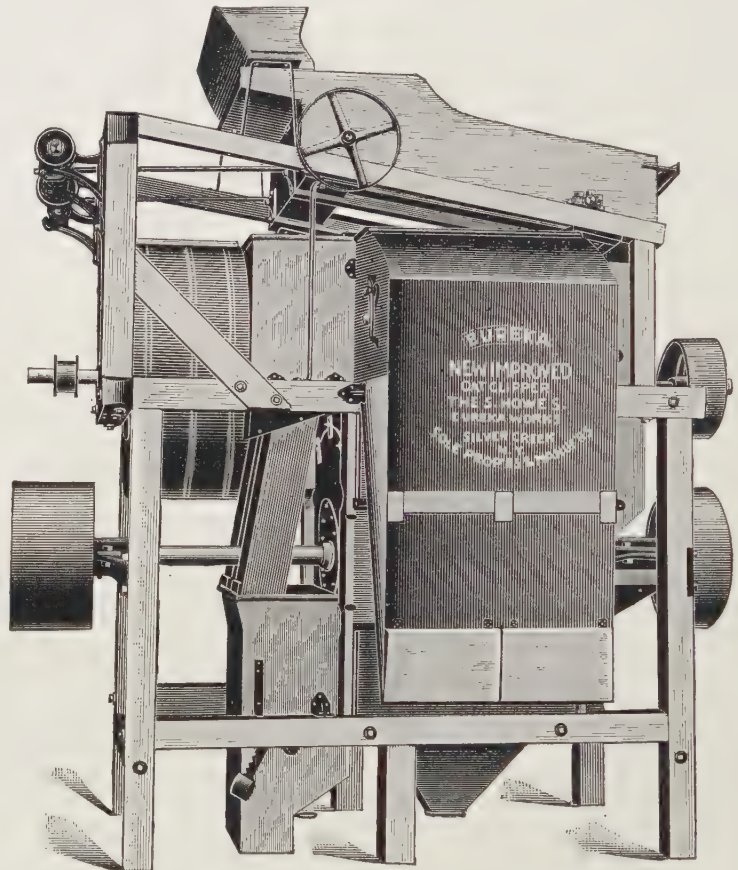
La Rose Grain Co., La. Rose, Ill.: We have sold our scale through our advertisement in the JOURNAL. Please discontinue it.

AN IMPROVED OAT CLIPPER.

With the increasing demand for well clipped oats of good weight has come a demand for improved machines to do this work quickly and thoroughly. One of the latest is shown in the engraving herewith. This machine is well built of superior material, and is compact and durable. Each bearing is of the self-lubricating style, and, once filled, needs no attention for ninety days. The self-lubricating bearing is an important point in an oat clipper, which often is placed so as to render some of the bearings inaccessible. The shaking shoe is driven from two pitmans instead of one, and the bearings which hold the driving shaft are bolted to the frame. Besides a top screen to remove iron, the machine has a bottom screen, fitted with an attachment, when desired, to remove mus-

stream to the shoe, which takes out all light oats, chaff and light material. The oats are now in good condition for the clipping cylinder, the action of which is controlled by the operator by adjusting the shearing blades. From the clipping cylinder the grain is discharged into a receiving box. By adjusting a regulating valve at the outlet of this box the operator is enabled to control the quantity of matter drawn out by the last separator. The detached tailings cut off in the clipping case are drawn out by a strong air current, through the perforations of the case, making the operation perfectly dustless.

Its large capacity, substantial construction, perfect adjustment of parts and high grade of material, make the Eureka New Improved Oat Clipper a very fair sample of the excellent line of



New Improved Oat Clipper.

tard or other fine seed. Instead of cross-wise the shaking shoe is placed lengthwise, to insure steady running.

Two suction separators are used in this improved machine. The discharging separator has a valve to automatically regulate the flow of grain and prevent it from shooting out of the separator without being fully subjected to the action of the air currents. The construction of this machine prevents light grain being carried off by the fan and sent to the furnace. The fan is placed on a separate shaft, and has no connection whatever with the case, so that no small oats can be carried off either from the case or the suction separators.

The oats reach the machine first on the shoe. The screens with which this is fitted take out anything larger than the grain, thus preventing accident. Next the grain passes to the first suction spout and thence in a broad, thin

grain handling machinery turned out by the skilled workmen of the S. Howes Co., of Silver Creek, N. Y. The machine is said to clip successfully any size of oats, wet or dry, regardless of condition. As it is made in nine sizes any elevator man can be suited as to capacity, which ranges from 100 to 1,400 bushels per hour. The smallest size occupies a space of 2 feet 9 inches by 5 feet, and the largest 4 feet 2 inches by 8 feet 3 inches, on the floor.

The movement of wheat in the Northwest continues on a large scale, although there is a car famine on all the roads leading into Duluth and Minneapolis.

L. F. Miller, a grain dealer of Philadelphia, has brought suit against A. A. Engle, of Buffalo, to recover \$520, on account of 1,000 bushels of wheat Engle failed to deliver, and which was bought in at a loss of 52 cents a bushel.



"WESTERN" WAREHOUSE SHELLER.

UNION IRON WORKS

DECATUR, ILL.

Sole Manufacturers

"WESTERN" SHELLERS AND CLEANERS ...BEST ON EARTH...

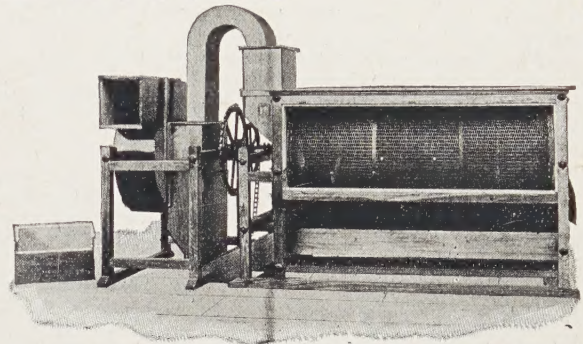
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on Modern elevators and Contents can be
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Insures only desirable risks in Iowa, and has saved its
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The Cramer Grain Distributor and Indicator For Country Elevators.

Absolutely pre-
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of grain at eleva-
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Of all kinds, Inks, Pads, Stencils,
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The SPENCERIAN DUST SHIELD



Absolutely prevents all dust and obnoxious
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It is small, but effective, and will never wear
out, being made of brass, beautifully nickel
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BAGS New & Second Hand

All sizes to order. Write for prices.
CINCINNATI BAG CO., CINCINNATI, O.

DAMAGED GRAIN WANTED.

I buy damaged grain of all kinds. Write or wire me.

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& CO.**
CHICAGO
CATALOGUE

SEAMLESS COTTON GRAIN BAGS. MILWAUKEE BAG CO. MILWAUKEE, WIS.

SEEDS.

Southworth & Co., of Toledo, O., are sending the trade a blotter with a "quiet tip" on where to consign seeds.

William C. Essmuller, of St. Louis, was married Oct. 10 to Miss Amanda O. Schisler, daughter of H. M. Schisler, vice president of the Schisler-Corneli Seed Co., St. Louis, Mo.

Flaxseed exports during the eight months ending with August were 303,131 bushels in 1899, 200,990 bushels in 1898, and 1,086,849 bushels in 1897, as reported by O. P. Austin, chief of the Bureau of Statistics.

W. E. Tuttle, grain dealer of Springfield, O., shipped a carload of clover seed, Oct. 13, consigned direct to Hamburg, Germany. Over 200 sacks were required, and the value was \$3,000. This is the first shipment made direct for export from Springfield.

Timothy seed amounting to 257,939 pounds was exported from the United States in August, against 441,079 pounds in August, 1898; while during the eight months ending with August 10,066,255 pounds were exported, compared with 7,400,977 and 9,781,747 pounds during the corresponding months of 1898 and 1897.

Clover seed amounting to 431,537 pounds was exported from the United States in August, against 395,737 in the preceding August; and during the eight months ending with August 11,522,885 pounds were exported, compared with 18,249,236 pounds and 6,183,336 pounds in the corresponding periods of 1898 and 1897.

Exports of grass seed, other than timothy and clover, during August, are re-

ported by O. P. Austin, chief of the Bureau of Statistics, to have been valued at \$4,228, against \$7,922 in August, 1898. For the eight months ending with August the exports were valued at \$47,440, compared with \$63,470 for the corresponding months of 1898.

BOOKS RECEIVED.

TEXT BOOK OF AGRICULTURAL ENTOMOLOGY, is the title of a plain introduction to the classification of grain destroying insects and the methods of insect life. It also contains a description of means of prevention of insect ravages. The work was compiled by the well-known entomologist, Eleonor A. Ormerod. It is one volume of 238 pages, profusely illustrated, containing 164 engravings. It is well bound in cloth and is well suited to the use of any person giving any attention to grain destroying insects. It is published by Simpkin, Marshall, Hamilton, Kent & Co., stationers, Hall Court, London, Eng. Price 3s 6d.

BUCKET-SHOP GAMBLING, by E. S. Rollins, is the most complete exposure of the evils of betting on the wheat and stock quotations issued by the Chicago and New York markets ever made public. All phases of the question are handled without gloves. The difference between a legitimate commission firm and a bucket-shop is made so plain that no one need go astray; the commission firm uses its best efforts to please and profit its customers; the bucket-shop proprietor, who is the law unto himself, endeavors to make the habits of his den lose constantly. The pamphlet comprises 27 pages, is handsomely illustrated, and should be widely circulated.

Price, ten cents. Miller Publishing Co., Minneapolis, Minn.

GREEN'S READY REFERENCE is an account book designed for the entry of all details relating to carload shipments and sales of grain. While intended for country grain dealers, this book can be used also by commission merchants and receivers who desire to keep accounts on the carload basis. The book contains 136 numbered pages, with 20 lines to the page, thus providing for the entry of all details pertaining to 2,720 cars. The good quality of the paper assures permanence as a record. Each page is 10½ by 17½ inches. Red lines divide each page into 24 columns, with the following printed headings: Date; to whom sold (or from whom bought); where shipped; at what rate; by what line; initial; car No.; when shipped; kind of grain; No. of bushels; price; amount; less freight; amount of draft; balance due; bushels short, amount; bushels over, amount; amount due shipper; amount overdrawn; amount charged R. R. Co. excess freight; folio; remarks. It is published by Johnson & Watson, Dayton, O. Price, \$3.

Chas. D. Snow & Co., of Chicago, say: What matters it where the wheat is stored—whether on the farm, in warehouses, or afloat for Europe? The yield is admittedly 180,000,000 bushels less than in 1898; the weekly exports are larger than can be continued without exhaustion of reserves; millers' bins are practically empty; reliable estimates are for a decreased fall acreage to be seeded, and there is no surplus grain in the other fellow's hands for the "bear" to sell short!

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of all kinds can be obtained at the office of the
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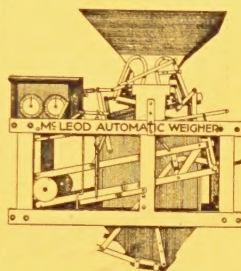
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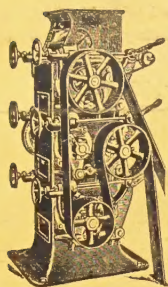
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BEST one.

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Send for general Catalogue No. 14.

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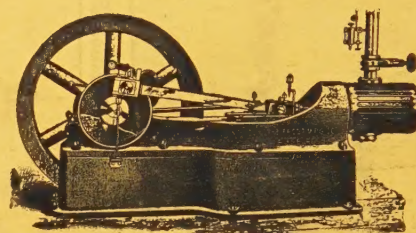
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